

REPORTS
TO THE
LEGISLATURE

OF THE
STATE OF NEW HAMPSHIRE,

JUNE SESSION, 1879.

MANCHESTER:
JOHN B. CLARKE, STATE PRINTER.
1879.

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MESSAGE
OF
HIS EXCELLENCY
GOV. NATT HEAD,
OF
NEW HAMPSHIRE,
TO THE
TWO BRANCHES OF THE LEGISLATURE.
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MESSAGE.

Gentlemen of the Senate and House of Representatives :

In accepting the trusts which our fellow-citizens have committed to our hands, we begin a new era in the history of our State.

This is the two hundredth year of the separate and distinct existence of New Hampshire, and of a government devoted to her interests, and it is our privilege to close the official records of the second century and open those of the third. We are also called upon to inaugurate the changes which have been made by the recent amendments to the constitution. But, gentlemen, we may congratulate ourselves that in doing this we need only to walk in the ways which long experience has proved safe and pleasant, and that our chief concern should be not to disturb favorable conditions that surround us by trying doubtful experiments.

By adopting the amendments to the constitution which provide for biennial sessions of the legislature, those who have appointed us to execute their wishes have declared for less legislation ; and we shall not fail of securing their approval if we seek it by doing a few things expeditiously and well, rather than by attempting to do many things that they are not conscious are necessary.

FINANCE.

Prominent among the questions which will require your considerations, is that of providing the necessary revenue to carry on the State government for two years. A glance at what has been accomplished during the past few years will lead to a better understanding of the present need of the treasury.

Briefly stated, the results achieved since 1870 have been as follows: June 1, 1870, the indebtedness of the State was \$2,779,291.98; of this sum \$2,752,200 was represented by the State bonds bearing six per cent interest; \$2,139,200 of these bonds, or all but \$613,000, have been redeemed since that date.

The indebtedness of the State on the first day of June, 1879, as reported by the State treasurer, was \$3,573,550.90; \$2,206,100 of which sum, or about five-eighths of the whole, is represented by the municipal war loan bonds (so called), which were distributed to the cities and towns in 1872. The last legislature made the necessary provisions for re-funding that portion of the bonded debt maturing on or before July 1, 1880, and proposals for a portion of the new loan have been invited by the State treasurer, in accordance with the terms of chapter 43 of the Pamphlet Laws of 1878.

From the report of the treasurer, which will soon be laid before you in detail, it appears that the revenue of the State, for the year ending May 31, 1879, was \$525,844.43.

The expenses for the same period, including \$94,704.40 expended in the construction of the new state-prison, have been \$569,205.26, an excess of expense over the revenue of \$43,360.83. The expenditures for the coming year probably will not vary materially from those of the past year; but we may reasonably expect a considerable reduction the following year, by reason of there being no session of the legislature, and with the new prison substantially

completed, as it undoubtedly will be before the close of the present fiscal year.

I congratulate you upon the sound and satisfactory condition of this important department of our State government to-day, and the confidence of the public in the ability of the State to pay all just demands against it, as evinced by the eagerness with which all classes of our securities are sought by investors, and the handsome premium they command.

I respectfully recommend the assessment of an annual State tax of \$400,000, and that the usual authority be given the treasurer to effect a temporary loan in case of emergency.

The report of the treasurer, whose administration of the important duties of his office has been most admirable, will supply any additional facts which you may desire.

RETRENCHMENT.

The frugal character of the people of this State has always been so faithfully reflected by the legislative branch of their government, that, during a period when extravagant expenditures in public affairs has been the rule almost everywhere, our ordinary expenses have been kept very nearly within the limits set by the wisdom and prudence of the Fathers, and we are therefore relieved of the task of re-adjusting our laws to meet the requirement of reduced values. Few, if any, of the officers of the State receive more for the discharge of their duties than a similar service would command in private business, and, as far as I know, there are none whose services can profitably be dispensed with. Our public institutions are generally doing the work for which they were designed as economically as it can be done well, and the State debt which grew out of the late war is being taken care of without placing heavy burdens upon the people. But it becomes us to respect the

universal demands for rigid economy and such careful consideration in appropriating public money as a prudent man gives to his own disbursements.

No person or association should be authorized or permitted to draw a dollar from the treasury until it is clearly shown, not only that such person or association will earn the money, but that the people of the State will receive its full value. Paying for work that is not needed is nearly as profitless, and sometimes as wrong, as paying for work that is not done.

In public affairs *waste* and *stealing* are twin evils.

INSURANCE.

The people of this State paid last year for insurance against fire nearly \$445,000, of which \$417,764.92 was paid in premiums to stock companies, and the balance to mutual companies.

They received during the year from stock companies in settlement of losses, \$360,848.58, or 86 per cent of the gross premiums.

There were in force, on the first day of January, policies covering risks to the amount of \$64,000,000, about one-half of which were written last year. These figures suggest the importance of this subject, and the necessity of a close examination of our laws, that as far as possible they shall be made to protect the rights of all parties concerned. Our system of supervision seems to be well adapted to save those seeking insurance from becoming the victims of unsound companies and unscrupulous agents, making it reasonably certain that policy-holders are receiving the protection for which they have bargained and paid. But, as suggested by the commissioner, there is reason to doubt whether there is not need of some legislation which will tend to reduce the percentage of losses borne by the companies, and thereby decrease the rates of insurance which

honest property-holders are compelled to pay ; and I invite your attention to the recommendation of the commissioner on this point. The foreign companies doing business in this State make favorable exhibits of their standing, and are believed to be worthy of confidence. The New Hampshire Company, our only State stock company, is stronger than ever before, its profits on its business out of the State having largely exceeded its net losses at home.

The amount paid for accident and life insurance during the year was \$260,383.77 ; and the amount received by representatives of insured persons, \$219,484.28. This, however, does not include the receipts or payments of the numerous mutual relief associations which have been organized among the members of secret societies and others. These associations have been growing steadily in favor for several years, and as they are carefully and economically managed they commend themselves alike to the charitable and to the provident. A record of their disbursements would increase very materially the benefits which have accrued to the families and friends of deceased persons from the operation of life insurance.

The stock life-insurance companies doing business in this State are all located and managed elsewhere, and it is difficult to ascertain exactly their condition ; but the rigid scrutiny to which they are subjected under our law detects no reason for suspecting that they are not sound and will not promptly respond to the requirements of the contracts they have made with the citizens of this State.

SAVINGS BANKS.

The report of the bank commissioners shows the whole number of savings banks in the State to be sixty-six, with 87,279 depositors, and aggregate deposits amounting to \$26,282,136.09. This is a decrease of 4,129 in the number of depositors, and of \$1,991,801.20 in the amount of de-

posits during the last year. Only 549 deposits exceed \$2,000. The State tax paid by the banks in 1878 was \$262,922.95. Forty-five of the banks have declared annual dividends at the rate of five per cent; five at the rate of four and one-half per cent; eleven at the rate of four per cent, and five have declared no dividends. These facts indicate that the banks have been well managed and fairly prosperous. But the large decrease in the number of depositors and aggregate deposits, which I am satisfied is not due to a shrinkage in the savings of our people, suggests the question whether our present law does not impose upon the banks heavier burdens than we can profitably compel them to bear.

These institutions, designed for the safe and profitable investment of the savings of those who do not feel qualified to act in such matters for themselves, are the offspring of the State, and the legislature is bound to do all in its power to secure to their depositors not only honesty, but a reasonable degree of financial skill and prudence in their management. It is also bound to do what it can to enable honest and capable managers to return to depositors a fair interest on their investments.

The popularity of government securities, since it has been decided that the nation is as honest as it is able to pay all its liabilities, has caused large amounts to be withdrawn from our savings banks for investment in government bonds, which cannot be taxed; and, unless the banks are able to pay larger interest than the government rate of four per cent, this transfer of credits from bank-books to bonds will go on until there are few deposits, and the large tax which the State now collects from them will be lost. Again, the tax of one per cent imposed upon deposits has induced people of this State to put large sums into the banks of other States where a less tax is exacted.

In view of these facts, I am led to believe that it would be good policy, and would in the end save to the State a

large revenue, to reduce the tax upon deposits to three-fourths of one per cent.

REVISION OF THE STATUTES.

The general laws of the State were revised last year, — first by a commission, and then by the legislature, — with a purpose to adapt them to the amended constitution and incorporate some changes which experience suggested were desirable. In this dual revision, made with considerable haste, numerous verbal mistakes occurred, leaving certain statutes incomplete, ambiguous, or in seeming conflict with each other. These need correction at your hands.

It will hardly be expected that I should point out in detail the many omissions and imperfections to which I refer, but I may mention the following: —

The law in relation to the preparation and use of check-lists by the supervisors, both as to the annual and special town meetings, is very defective.

The time-honored provision giving the right of challenging jurors to the State, in all cases other than capital, and the provisions for the punishment of the crime of breaking and entering, have been entirely omitted.

Statute provisions for the punishment of public officers for a willful neglect of official duty are also lacking.

I have referred elsewhere to the incongruities and contradictions contained in some of the new tax laws.

I understand that almost every conceivable question that is liable to arise under these laws has been submitted to the attorney-general, from various sections of the State, and from him much valuable information can be obtained as to the practical workings of the same, and the defects which require to be remedied in order that the intention of the laws shall be fairly and faithfully carried out.

The adoption of the amendments to the constitution authorizing the legislature to give justices of the peace jurisdiction to the amount of \$100, in civil cases in which

the title to real estate is not involved, has not yet been responded to by legislative action. I judge that the passage of such a law would conduce to the prompt and cheap settlement of many minor cases, which are now compelled to travel a long, expensive, and vexatious journey through the supreme court.

The statutes bring the official year of the county commissioners to an end January 1, and require their annual report to be made May 1, thus compelling each new board to report for its predecessor; a change bringing the time of service to a close June 1, would leave them to report on facts with which they were familiar.

These and some other changes which will occur to you seem to be necessary. But it will, I trust, be borne in mind that laws which have not been demonstrated to be faulty should not be disturbed. Even an imperfect law, which has existed long enough to be thoroughly understood, is often to be preferred to a better one, the provisions and legal interpretations of which people must for a considerable time be ignorant of.

TAXATION.

One of the tasks to which the last legislature addressed itself, with courage and zeal, was the revision of our tax laws. The changes made were radical and sweeping, and, as must invariably be the case in such wide departures in matters of vital and universal concern, have provoked much criticism. This is notably the case with the inventory law, for the modification and simplification of which there seems to be need.

The principle upon which this law rests, that every individual should pay taxes upon all his or her taxable property, and that it is the duty of the State to enforce the payment of such taxes, as far as it may be done consistently with a proper regard for constitutional rights, is one that cannot be successfully questioned; but

this principle should be enforced without subjecting people to needless annoyance or expense.

The results obtained under the operation of the law, in its present shape, are very gratifying, and show that, when perfected, it will go a long way towards placing the burdens of taxation where they belong.

The faults of the law are mainly these: that it is so ambiguous in its terms, and so full of complicated exactions, that honest people, even when assisted by the able and sensible opinion of the attorney-general, are, and must continually remain, in doubt whether they have fully complied with its requirements; and that it makes tax-payers the appraisers of their own property. This defect should be cured. A system of taxation which requires property-holders to fix the value of their possessions, thereby making as many standards of value as there are tax-payers, seems to me wrong in principle, and sure to prove pernicious in operation; and a law which every tax-payer is called upon to help execute ought certainly to be so plain and unequivocal that it can be comprehended by persons of ordinary intelligence.

The operation of the inventory law has made prominent the double taxation which results from taxing a debtor for the full value of property bought with borrowed capital, and the creditor for the amount which he has loaned. The practical result of this is that debtors are compelled to pay taxes upon property which they do not own, and, in many instances, are compelled to pay in addition the taxes of their creditors, this being the only way in which they can give lenders the market rate of interest, and secure continued accommodation.

By exempting from taxation all money loaned upon mortgages within the State, and providing that the taxes upon mortgaged property, unless otherwise especially agreed by the parties, shall be paid by the mortgageor, and a fair proportion of them charged to the mortgagee and be

counted in liquidation of the debt, we should remedy the greater share of grievances from this source.

The act for the taxing of legacies and distributive shares is also so loosely drawn that it is impossible to give to some parts of it a sensible construction ; and the State treasurer has, in consequence, been unable to prepare the blanks which the act requires. The law taxing peddlers is open to the objection of being liable to several constructions. Both of these should be amended.

Besides these, I am not aware that any important changes in our tax laws are demanded.

Absolute equality in taxation is not obtainable, nor is it desirable. As practical men, we should aim to impose necessary burdens where they can be most easily borne, rather than to make every dollar bear an equal share. It is much better for all tax-payers to have untaxed capital employed in their midst, than to drive it away, or prevent its coming, by an attempt to compel it to contribute more than its share to the public treasury.

Money is movable and sensitive. It hides easily and responds readily to invitation and encouragement. It goes and stays where it is well used. Recognizing this, our State has adopted the policy of exempting from taxation, for a term of years, capital used to develop our resources, and of fixing at a moderate rate the tax upon savings-bank deposits. To this policy we largely owe not only the revenues which we collect from corporations, but also the growth and thrift of our cities and villages, which enable private individuals to acquire the property on which taxes are levied.

PUBLIC HEALTH.

Of late years, much interest has been manifested in the matter of sanitary affairs, and twenty-two of the States have created boards of health for the purpose of investigating the causes of epidemic diseases and informing the

people on subjects pertaining to the important subject of public health. At the last session of our legislature, a bill creating a State Board of Health passed the Senate, but failed in the House; and I would suggest the propriety of the present legislature's making a careful inquiry regarding the needs of our State in that direction, to the end that no means may be neglected to inform our people on all matters of a sanitary and hygienic nature, and plans best adapted to protect them from the ravages of epidemic and malignant diseases.

THE REFORM SCHOOL.

This institution is doing the work for which it was designed in a most excellent manner, and merits the confidence and support which it receives. The annual report will exhibit its membership, expenses, and operations, and I understand its officers do not ask for any extra appropriation.

DEAF, DUMB, AND BLIND.

These beneficiaries of the State, who are supported and educated at the public expense at institutions specially devoted to the deaf, the dumb, and the blind in Massachusetts and Connecticut, do not decrease in numbers, and the demands upon our charity in this direction increase rather than diminish. But I am advised that the usual annual appropriation of \$5,000 for the deaf and dumb, and of \$3,000 for the blind, will enable us to continue during the next two years the generous care which the State has bestowed upon these classes of unfortunates. The recipients of this charity are children whose parents are unable to bear the expense of their education, and hence the State has a duty to perform toward them which cannot properly be withheld.

ASYLUM FOR THE INSANE.

This institution is in a satisfactory condition. It contains 275 patients, and furnishes all that money can command, and skill and care provide, for their relief and cure. No similar asylum has or desires a better reputation. And it is much to be regretted that a large share of the unfortunate class who would be benefited by its treatment are practically debarred from admission. The price of board and attendance is fixed so high that the friends of a large proportion of the insane cannot afford to pay it, and the result is that many persons of unsound mind are kept at their homes, where they are deprived of skillful treatment, and are a constant source of danger to attendants and friends.

Again, there are many worthy poor people who become insane, and are therefore county paupers; and the disposition has been, and is, to save expense by sending them to the so-called "asylum for the insane" at the county farms, where, to say the least, neither their surroundings nor their treatment are conducive to their recovery. I believe this is wrong. An institution which has appealed so successfully to private generosity, and been so liberally assisted from the public treasury, and which is capable of such beneficent work for the most unfortunate people among us, ought to be something more than a place of refuge for the wealthy.

It is a State institution, and it should be opened to all the people of the State whose sufferings it can alleviate. There is a provision whereby adult persons who have no property may be admitted to the asylum, upon their friends' complying with certain conditions, at three dollars per week, the expense of their support above that sum being met from the annual appropriation of \$6,000 paid from the State treasury.

I wish the trustees might be enabled to greatly extend

this provision, so as to bring it within the reach of all whose friends will contribute one dollar and a half per week towards their support at the asylum, and that it might be enacted that insane paupers shall be cared for at the public expense at the asylum, unless a competent commission of medical men shall certify there is no reasonable hope that they can be cured by treatment there. To do this would involve some additional expense, but I believe the people of our State can afford, and are perfectly willing, to be liberal in their provisions for a class of unfortunates as innocent, as helpless, and as deserving as those who are the proper subjects of treatment at an asylum for the insane.

THE NEW STATE-PRISON.

The want of a new state-prison became so apparent that the legislature of 1877 made an appropriation of \$200,000 for that purpose. It designated that it should be of sufficient capacity to accommodate two hundred convicts.

The number of convicts increased so rapidly, it was thought necessary by the legislature of 1878 to enlarge the cell accommodations, and an additional act was passed, increasing the number of cells for male convicts eighty-four; and an additional appropriation of \$30,000 was made for that purpose.

This addition was commenced before the work had been far advanced, so that the harmony of the plans and architectural proportions was not in the least disturbed.

The commission appointed by my predecessor to purchase the site and construct this great and important public work have faithfully and economically discharged their responsible duties, and have made rapid progress towards its completion. The site selected is favorable, and the best scientific skill has been employed to make the prison secure and convenient, and at the same time to construct it in such manner that the convicts will have ample and com-

fortable accommodations, in cells well ventilated and furnished with an abundance of light.

The shop will also be spacious, and well suited to any kind of work which the convicts will ordinarily be employed on. As no description of the prison has been given, it may not be inappropriate to allude to it here.

It is located about one mile north of the state-house. The property of the State comprises twenty-one acres of land, with a frontage of more than 2,000 feet, and a depth of 550 feet. The wisdom shown in the selection of the site must commend itself to every one. A conveniently arranged dwelling for the warden and his deputy, with two distinct tenements, has been constructed, 57 by 49 feet. The prison buildings are as follows: center building, three stories in height, containing cook-room, warden's offices, guard-room, hospital, and chapel; the south wing will be used for a female prison, with sufficient capacity for twenty convicts; the north wing contains 248 cells, and in the west wing are the heating apparatus, washing-rooms, and solitary cells. The whole length of the building is 381 feet. The workshop is 280 feet in length, 40 in width, and two stories in height, the yard to be inclosed with a brick wall 20 feet in height; and the whole structure to be of brick, with granite trimmings.

With the rapid progress that has been made, it is to be hoped that it will be ready for occupancy the present year. It is a source of gratification to me to be able to say that this great public work has not only been carefully and well managed, but will be completed inside of the appropriation made.

These results, which must be gratifying to the people of the State, are to be mainly credited to the patient and laborious supervision of ex-Governor Prescott and council, and the excellent judgment and faithfulness with which the building commissioners — Hon. John Kimball of Concord, Hon. A. M. Shaw of Lebanon, and A. J. Pillsbury,

Esq., of Northwood — have discharged their important duties.

Under the excellent management of the present officers the net earnings of the State convicts in the old prison, in 1878, were \$6,126.54; and, as work can be carried on to much better advantage in the new structure, there is reason to believe that the interest on its cost, above the amount set aside for that purpose from previous earnings of the prisoners, will be met from future profits, and that the people will not be called upon to pay directly for this public work.

STATE NORMAL SCHOOL.

This institution is in a more satisfactory condition than ever before; but it would be too much to say that it has yet fully redeemed the promises of its founders and early friends.

The proper province of the school is to do a certain work which none of our other institutions of learning attempts, and much of the criticism which was heard during the past year was, I judge, due to the fact that it did not confine itself to that work. These faults I am satisfied have been remedied; and, while much more remains to be accomplished before the school will be fitted to do the work which the people of the State expect of it, the progress made in the right direction during the past two years is a very gratifying one.

Our common-school system is justly held to lie at the foundation of our prosperity, and we cannot as a State afford to discard any plan which promises to furnish us with teachers fitted for the important places they are to occupy. Yet it is neither just to the people at large, nor to the friends and patrons of the numerous academies in the State, that one school, which does only academy work, should be supported at the public expense, while others are left to take care of themselves. Nor is it creditable or profitable

that a normal school which undertakes to finish the work begun by the academies and high schools should be left to eke out a miserable existence, either for want of sufficient funds or competent management.

So far, the school at Plymouth has been an experiment ; but it seems to me that the time has come when we should adopt a permanent policy in regard to it. It has been shown that it cannot support itself, and it may be assumed that it will not become vigorous and thrifty by being fed from hand to mouth. Now, if it be decided that the State cannot afford to maintain the school properly, and this probably cannot be done at less than \$5,000 annually, it might as well be abandoned. Any hope that the school will in the future be self-sustaining is sure to prove delusive, and any expectations that it will do good work on poor pay are sure also to fail.

If, on the other hand, it be concluded that in doing what we have we have gone too far to retract with honor and profit, then the school should be finally adopted by the State, and pledged an annual appropriation sufficient, not only to supply its present needs, but to enable its managers to extend its operations and greatly increase its usefulness.

The board of trustees as now constituted consists of seventeen persons, devoted friends of the institution, who have succeeded in removing many of the objections which have been raised against it, and in helping it to deserve and win a considerable degree of public confidence ; but it appears to me that a less numerous body of directors could manage it quite as successfully and more easily, and I desire to indorse a suggestion made by some of its best friends, viz., " that a board of seven members is large enough."

During the past year the school has graduated a number of teachers, who, I am satisfied, have been fitted by special instruction for their important work. And the course of instruction lately adopted seems calculated to make the instruction effective in the right direction.

The new principal, Prof. Warren, comes with the highest possible recommendations as a practical educator of ability and culture, and will do all in his power to secure results that will justify the opinions of those who regard this institution as a necessary auxiliary to the best interests of our public-school system.

THE FISH COMMISSION.

The work of stocking our inland waters with valuable varieties of fish has been industriously and judiciously carried forward by the fish commissioners, whose report will exhibit their operations in detail.

We necessarily have to wait long and patiently for proof that our efforts in this direction will be crowned with complete success ; but the results of similar enterprises in other countries, and of the early and imperfect experiments in our State, justify the expectation that our numerous lakes and streams may be made to yield large quantities of delicious and nourishing food, and recover the attractions of which they have been deprived by the careless and indiscriminate slaughter of their finny occupants, and by the erection of obstacles which have closed the pathway of migratory fish to and from the sea.

The worst difficulty with which the commissioners have to contend is the disposition to ignore and violate the laws for the protection of fish during the close season ; and, until public sentiment demands and the people secure a more rigid enforcement of these laws, we shall not receive as large a return for our investments as otherwise would be obtained.

OLD RECORDS.

There are in various parts of the state-house many old records and papers belonging to the State, which are of great value, and which should be preserved in such shape that they can be referred to whenever occasion requires.

I would suggest that it would be well for the legislature to authorize the governor and council to employ some suitable person to file and arrange these papers, so that they may be saved, and can be obtained when needed.

TRAMPS.

The tramp law passed by the last legislature has been proved to be nearly perfect. Without interfering with the rights of any well-disposed person, it has rid us of a class of vagrants whose presence was a constant annoyance and danger, and whose support was a heavy burden. The popularity of the law is shown by the adoption of the same or a similar law in several other States.

MILITIA.

The New Hampshire National Guard, constituted by the last legislature, is composed of thirty companies of infantry, four sections of artillery, and two troops of cavalry. This force is organized into one brigade of three regiments. You have had an opportunity to-day to witness the men, their drill, and the manner in which they are uniformed and equipped; and I feel certain you will agree with me in the opinion that they constitute a militia of which every citizen of the State has reason to be proud. New Hampshire could never point to a better, and no State has one superior of the same number or size. During the year, three new companies of infantry have been organized, one at Laconia, one at Nashua, and one at Hillsborough. One section of artillery at Peterborough has been disbanded. Twenty-one companies have been furnished with new uniforms, and those of nine companies have been made over to correspond with the new. The new uniforms cost \$23 each, and the remodeling of the old ones \$6 each. The aggregate expense has amounted to a large sum, but it appears justified by the results obtained.

Until last year, our State pursued an economical policy in dealing with its citizen soldiery, remaining content with the skeleton of a militia. This perhaps was wise ; but now, when the regular army is being crippled and reduced upon every possible pretext and occasion, and so hampered that it is not available for the suppression of local disturbances or action in sudden emergencies of any kind, it is the duty of the several States to provide themselves with reliable military force of their own. While we have not had an opportunity to fully test our new law, I am satisfied it is a great improvement on the old, and will result in molding the excellent material at our command into a force which will not only be a credit to the State, but available for active service if occasion requires.

More detailed information on this subject will be found in the report of the adjutant-general, to whose executive ability and conscientious discharge of the duties of his responsible and poorly paid position we owe very much of the excellent condition of the National Guard.

And here allow me to ask whether it is fair to require a man, qualified to fill this important position, to assume and discharge the duties of the adjutant, inspector, and quartermaster general, giving bonds in the sum of \$20,000 for the safe keeping of the great amount of property in his care, and do all the work inseparable from the office, for less than \$1,000 per year. I think not, and I recommend that the salary of this office be raised to that amount.

AGRICULTURAL INTERESTS.

It has been the policy of the State to deal generously with any plan which has seemed calculated to advance its agricultural interests, and we shall do well to indorse and continue to the fullest extent this course. But it should always be considered that the welfare of our farmers can not be advanced at the expense of any other class.

Less than half of the people of our State are engaged in agricultural pursuits, and their prosperity is and must be in a great measure dependent upon that of those devoted to other industries. New Hampshire cannot expect to compete in foreign markets with the West; and without a large consuming population at our doors, our farms will become valueless, and their owners, who have always been the pride of the State, be compelled to abandon them.

Whatever laws tend to develop our water-power, to open our mines, to increase the business of our railroads, to make accessible and attractive our summer resorts, and to build up and make prosperous our cities and villages, will help to make farming profitable, and save to us our farm population, for which the whole country is bidding.

The agricultural college is in a better condition than at any previous time in its history. It offers the most liberal inducements to students who are willing to avail themselves of its advantages. But, for some reason, it has not commanded that public favor and patronage in the past that it deserved and was entitled to. It has, however, increased in numbers from year to year, and there are more pupils now than ever before. It asks for no appropriation from the State, and I know of no legislation which is demanded in its behalf.

The college farm, which is in charge of J. W. Sanborn, Esq., a practical and progressive farmer, is being used to a considerable extent as an experimental station, and as such is contributing largely to the diffusion of valuable information.

The farm has been greatly improved, and is now well supplied with stock and farm implements. It has one of the largest and best herds of cattle in the State, some excellent specimens of sheep and swine, good horses, and the most approved farm machines. Its affairs are conducted on business principles, and it is rapidly being brought

into a condition in which it will be a model. I know of no public institution which can show better results for the money expended.

The board of agriculture has done its accustomed amount of work during the past year, arranging and directing meetings in various parts of the State, and securing the help of many eminent men whose thoughts are valuable contributions to the farm literature of the period.

I wish to suggest that our laws regulating the sale of commercial fertilizers in this State may be profitably amended so as to require each manufacturer of such fertilizers, whose products are offered for sale in this State, to pay annually to the State treasurer a small license fee, which may be expended, under the direction of the governor and council, in obtaining chemical analyses of fertilizers for general publication, to the end that purchasers may act advisedly.

EDUCATION.

The history of New Hampshire, both as a province and as a State, shows that her people have never failed to appreciate the importance of furnishing the most perfect means for educating the youth; and if the system which the State as such has sanctioned and supported has been less showy and elaborate, and less expensive, than that which has found favor elsewhere, it has given us results which are as good as the best.

Our common schools have furnished a solid education that has not only tended to good citizenship of the highest type, but has given to those who have received it a bread-winning power which ignorant or superficial people can never possess; and our academies and college have done their work so well, that among their alumni are found many of the master minds of the country, and thousands of others who have won places as leaders in all the professions and in every honorable calling.

The facts collected by the superintendent of public instruction and presented in his report are worthy of careful attention; but I am not aware that they call for any special legislation relating to our public schools. It has been found to be good policy for the State to leave school management very largely in the hands of towns and districts, which are able to form rules better adapted to their several needs and conditions than any general law could be.

TEMPERANCE.

The temperance reform movement has continued to grow in strength and favor during the past year, until it now commands the cordial and active support of nearly all classes and communities. The result is to be seen in the large decrease in the sale of intoxicating liquors, and the diminution of the evils which always follow in the wake of intemperance. It is impossible to overestimate the value of this reform, for upon it depends largely that of all other agencies and methods which may be employed to correct one of the most fatal mistakes to which man is liable, that of giving to appetite the place that belongs to reason.

Our stringent prohibitory laws are generally approved and more generally enforced than ever before. They prove to be well adapted to secure and make lasting the fruits of moral suasion, and probably cannot be improved by being essentially changed. Laws which are better than the average sentiment of the people cannot often be enacted, and when enacted cannot possibly be enforced.

CONCLUSION.

In thus directing your attention to such matters as have been impressed upon my mind while trying to become somewhat familiar with the affairs of our State, I have sought rather to invite examination of such matters than to make positive recommendations in regard to them, feeling confi-

dent that the action of the people's representatives is much more likely to commend itself to those by whose favor we are here, than the opinion of any one man.

Under the guidance of a kind Providence, New Hampshire has for two centuries held an honorable place in our country's history. The industry and frugality of her sons and daughters have made her rich ; their genius and wisdom have made her great ; their scrupulous honesty, judicious liberality, and conscientious devotion to duty have made her strong. Trusting to the same guidance, it should be our aim not to decrease her riches, detract from her greatness, nor despoil her of her strength.

NATT HEAD.

REPORT
OF THE
STATE TREASURER
OF THE
STATE OF NEW HAMPSHIRE
FOR THE YEAR ENDING
MAY 31, 1879.

MANCHESTER:
JOHN B. CLARKE, STATE PRINTER.
1879.

REPORT.

OFFICE OF STATE TREASURER,
CONCORD, June 1, 1879.

To the Honorable Senate and House of Representatives:—

GENTLEMEN,—I have the honor to submit the following report, exhibiting the transactions of this department for the fiscal year ending May 31, 1879.

ABSTRACT OF RECEIPTS AND DISBURSEMENTS.

RECEIPTS.

Cash on hand June 1, 1878,	\$	13,337.09	.
Total receipts during the year,		1,159,767.01	
		<hr/>	\$1,173,104.10

DISBURSEMENTS.

Total disbursements during			
the year,	\$	1,109,347.20	
Cash on hand June 1, 1879,		63,756.90	
		<hr/>	\$1,173,104.10

DEBT.

Liabilities June 1, 1879,	\$	3,638,603.20	
Assets June 1, 1879,		65,052.30	
		<hr/>	
Net indebtedness,			\$3,573,550.90
Liabilities June 1, 1878,	\$	3,544,508.24	
Assets June 1, 1878,		14,318.17	
		<hr/>	
Net indebtedness,			3,530,190.07
			<hr/>
Increase of debt during the year,*			\$43,360.83

* The sum of \$94,704.40 has been disbursed on account of the new prison during the year.

REVENUE AND EXPENSES.

The following statement exhibits the sources of the revenue and the nature of the expenses for the year 1878-79.

REVENUE.

State tax,	\$399,880.00
Railroad tax,	74,867.88
Insurance tax,	7,505.17
Interest,	1,815.47
Premium on prison bonds,	5,698.00
Stock Centennial Board Finance,	600.00
Prison fund,	31,000.00
Charter fees,	740.00
License fees,	1,980.00
Geological reports (14 copies),	224.00
Miscellaneous, including special road taxes, 1876-77, and 1878,	1,533.91
Total revenue,	<u>\$525,844.43</u>

EXPENSES.

Ordinary expenses,	\$222,898.65
Extraordinary expenses,	138,236.77
Interest,	208,069.84
Total expenses,	<u>569,205.26</u>
Excess of expenses over revenue,*	<u>\$43,360.83</u>

For convenience, expenses are divided into two classes, ordinary and extraordinary. Ordinary expenses include salaries and expenses whose payment is authorized by the general statutes or general laws, and which are of annual occurrence. During the past year they have been as follows, viz. : —

* See note on previous page.

ORDINARY EXPENSES.

Salaries,	\$38,287.00
Legislature,	88,450.60
Engrossing clerk,	279.80
Honorable council,	1,715.00
State printing,	26,520.51
Auditing printer's accounts,	135 35
Publishing laws,	2,217.60
Increase State library,	495.42
Trustees of normal school (expenses),	289.60
Clerks of supreme court,	573.08
Support of indigent insane,	5,500.00
Support of convict insane,	3,318.22
Volunteer militia,	41,042.00
Bounty on wild animals,	271.20
Fish commissioners,	1,468.85
State-house,	3,198.07
Asylum library,	100.00
Reform school,	6,000.00
Board of agriculture,	1,154.95
Expenses of insurance commissioner,	30.20
Incidentals,	1,817.95
Advertising, other than laws,	33.25
Total ordinary expenses,	<u>\$222,898.65</u>

Extraordinary expenses are those which are authorized by special acts of the legislature. For the past year they have been as follows, viz. : —

EXTRAORDINARY EXPENSES.

Abatement of State tax, 1877 and 1878,	\$3,984.75
Deaf and dumb (education of),	4,475.60
Blind,	3,047.36
State normal school,	3,000.00
Agricultural college,	3,000.00
Prisoners' aid association,	96.70
White-Mountain roads,	3,518.40
Amount carried forward,	<u>\$21,122.81</u>

Amount brought forward,	\$21,122.81
Legislative resolves,	6,905.77
Prison library,	200.00
State library (special appropriation),	2,133.10
New prison,	94,704.40
New-Hampshire asylum (special appropriation),	4,000.00
Fish-hatching house,	486.00
Relief map of New Hampshire,	36.50
Contingent fund,	175.50
Idiotic and feeble-minded youth,	225.00
Revising militia laws,	250.00
Revising statutes,	4,500.00
Tax commission,	2,045.20
Signals, coast survey,	1,127.49
Printing bonds,	325.00
	<hr/>
	\$138,236.77

INTEREST.

There have been paid on account of interest the past year, or credited to the several trust funds, the following amounts, viz. : —

Surplus revenue,	\$60.57	
Fiske legacy,	936.80	
Kimball legacy,	405.21	
School fund,	1,500.00	
Coupons on bonds and interest on		
registered bonds,	201,945.00	
Interest on State notes,	3,222.26	
	<hr/>	<hr/>
		\$208,069.84

The following has been received, viz. : —

Interest on deposits,	1,815.47
	<hr/>
Net interest,	\$206,254.37

PRINCIPAL OF STATE DEBT.

There have been paid, during the year, State	
bonds amounting to	\$101,000.00
State notes,	82,400.00
	<hr/>
	\$183,400.00

TRUST FUNDS.

Trust funds have increased \$2,494.96 by the accumulation of interest since June 1, 1878, and are now as follows, viz. :—

Fiske legacy,	\$16,550.15	
Kimball legacy,	6,753.49	
Surplus revenue,	1,009.44	
School fund,	25,000.00	
Interest on school fund,	15,000.00	
Interest on surplus revenue,	1,590.12	
	<hr/>	\$65,903.20

LITERARY FUND.

Receipts.

Balance June 1, 1878,	\$191.36	
Non-resident savings-bank tax,	24,273.67	
	<hr/>	\$24,465.03

Disbursements.

Dividend to towns, of thirty-seven cents per scholar, as per table in appendix,	\$24,324.17	
Balance to the credit of the fund,	140.86	
	<hr/>	\$24,465.03

DETAILED STATEMENT OF RECEIPTS AND DISBURSEMENTS.

RECEIPTS.

Cash in the treasury June 1, 1878,	\$13,337.09
STATE TAX 1872.	
Elkins' Grant,	6.00
STATE TAX 1873.	
Elkins' Grant,	12.00
Amount carried forward,	<hr/> \$13,355.09

Amount brought forward,	\$13,355.09	
STATE TAX 1874.		
Elkins' Grant,		8.00
STATE TAX 1875.		
Elkins' Grant,		8.00
STATE TAX 1876.		
Elkins' Grant,	\$8.00	
Kilkenny (balance),	17.33	
	<hr/>	25.33
STATE TAX 1877.		
Pittsburg,	\$443.45	
Cutts' Grant,	6.00	
Pittsburg (balance),	74.97	
Crawford's Grant,	56.00	
Cutts' Grant,	6.00	
Hale's Location,	4.00	
Nash and Sawyer's Location,	16.00	
Crawford's Purchase,	80.00	
Chandler's Purchase,	8.00	
Gore between Gilmanton and Atkin-		
son Academies' Grant,	4.00	
	<hr/>	698.42

STATE TAX OF 1878.

Rockingham County.

Atkinson,	\$716.00
Auburn,	712.00
Brentwood,	748.00
Candia,	1,180.00
Chester,	1,124.00
Danville,	468.00
Deerfield,	1,480.00
Derry,	2,060.00
East Kingston,	524.00
Epping,	1,416.00
Exeter,	5,164.00
Fremont,	480.00

Amounts carried forward,	\$16,072.00	\$14,094.84
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Amounts brought forward,	\$16,072.00	\$14,094.84
Gosport,	44.00	
Greenland,	1,108.00	
Hampstead,	836.00	
Hampton,	1,480.00	
Hampton Falls,	688.00	
Kensington,	704.00	
Kingston,	1,028.00	
Londonderry,	1,572.00	
Newcastle,	340.00	
Newington,	544.00	
Newmarket,	2,952.00	
Newton,	688.00	
North Hampton,	980.00	
Northwood,	1,188.00	
Nottingham,	864.00	
Plaistow,	756.00	
Portsmouth,	20,260.00	
Raymond,	976.00	
Rye,	1,512.00	
Salem,	1,368.00	
Sandown,	468.00	
Seabrook,	672.00	
South Hampton,	536.00	
South Newmarket,	920.00	
Stratham,	1,312.00	
Windham,	772.00	
	<hr/>	60,640.00

Strafford County.

Barrington,	\$1,368.00
Dover,	14,544.00
Durham,	1,408.00
Farmington,	2,672.00
Lee,	1,024.00
Madbury,	504.00
Middleton,	312.00
Milton,	1,332.00
New Durham,	652.00
Rochester,	5,648.00

Amounts carried forward,	<hr/> \$29,464.00	<hr/> \$74,734.84
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Amounts brought forward,	\$29,464.00	\$74,734.84
Rollinsford,	2,820.00	
Somersworth,	6,440.00	
Strafford,	1,332.00	
	<hr/>	40,056.00

Belknap County.

Alton,	\$1,544.00	
Barnstead,	1,208 00	
Belmont,	1,356.00	
Center Harbor,	428.00	
Gilford,	3,016.00	
Gilmanton,	1,372.00	
Laconia,	4,240.00	
Meredith,	1,804.00	
New Hampton,	928.00	
Sanbornton,	1,348.00	
Tilton,	1,092.00	
	<hr/>	18,336.00

Carroll County.

Albany,	\$48.20	
Bartlett,	488.00	
Brookfield,	416.00	
Chatham,	268.00	
Conway,	1,520.00	
Eaton,	308.00	
Effingham,	596.00	
Freedom,	680.00	
Hart's Location,	104.00	
Jackson,	344.00	
Madison,	384.00	
Moultonborough,	860.00	
Ossipee,	1,208.00	
Sandwich,	1,288.00	
Tamworth,	892.00	
Tuftonborough,	852.00	
Wakefield,	1,220.00	
Wolfeborough,	3,112.00	
Hale's Location,	4.00	
	<hr/>	14,592.20

Amount carried forward,	\$147,719.04
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Amount brought forward, \$147,719.04

Merrimack County.

Allenstown,	\$2,160.00	
Andover,	1,328.00	
Boscawen,	2,132.00	
Bow,	988.00	
Bradford,	1,012.00	
Canterbury,	1,352.00	
Chichester,	752.00	
Concord,	22,200.00	
Danbury,	740.00	
Dunbarton,	1,276.00	
Epsom,	832.00	
Franklin,	4,256.00	
Henniker,	1,632.00	
Hill,	496.00	
Hooksett,	1,784.00	
Hopkinton,	2,340.00	
Loudon,	1,480.00	
Newbury,	600.00	
New London,	1,084.00	
Northfield,	976.00	
Pembroke,	2,788.00	
Pittsfield,	2,088.00	
Salisbury,	856.00	
Sutton,	956.00	
Warner,	2,116.00	
Webster,	832.00	
Wilmot,	712.00	
	<hr/>	59,768.00

Hillsborough County.

Amherst,	\$1,784.00	
Antrim,	1,316.00	
Bennington,	436.00	
Bedford,	1,560.00	
Brookline,	752.00	
Deering,	680.00	
	<hr/>	
Amounts carried forward,	\$6,528.00	\$207,487.04

Amounts brought forward,	\$6,528.00	\$207,487.04
Francestown,	1,272.00	
Goffstown,	2,180.00	
Greenfield,	808.00	
Greenville,	1,148.00	
Hancock,	924.00	
Hillsborough,	1,724.00	
Hollis,	1,648.00	
Hudson,	1,384.00	
Litchfield,	668.00	
Lyndeborough,	688.00	
Manchester,	39,724.00	
Mason,	904.00	
Merrimack,	1,544.00	
Milford,	3,856.00	
Mont Vernon,	736.00	
Nashua,	17,452.00	
New Boston,	1,672.00	
New Ipswich,	1,528.00	
Pelham,	1,524.00	
Peterborough,	3,876.00	
Sharon,	168.00	
Temple,	476.00	
Weare,	2,124.00	
Wilton,	1,844.00	
Windsor,	104.00	
	<hr/>	96,504.00

Cheshire County.

Alstead,	\$1,476.00
Chesterfield,	1,296.00
Dublin,	800.00
Fitzwilliam,	1,260.00
Gilsum,	712.00
Hinsdale,	1,520.00
Harrisville,	924.00
Jaffrey,	1,844.00
Keene,	11,988.00
Marlborough,	1,368.00
Marlow,	828.00

Amounts carried forward,	\$24,016.00	\$303,991.04
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Amounts brought forward,	\$24,016.00	\$303,991.04
Nelson,	444.00	
Richmond,	640.00	
Rindge,	1,196.00	
Roxbury,	176.00	
Sullivan,	604.00	
Swanzy,	1,548.00	
Surry,	464.00	
Stoddard,	576.00	
Troy,	948.00	
Walpole,	2,820.00	
Westmoreland,	1,696.00	
Winchester,	2,156.00	
	<hr/>	37,284.00

Sullivan County.

Acworth,	\$1,060.00	
Cornish,	1,340.00	
Croydon,	532.00	
Charlestown,	2,836.00	
Claremont,	7,012.00	
Goshen,	512.00	
Grantham,	432.00	
Langdon,	648.00	
Lempster,	584.00	
Newport,	3,352.00	
Plainfield,	1,484.00	
Springfield,	440.00	
Sunapee,	624.00	
Unity,	760.00	
Washington,	844.00	
	<hr/>	22,460.00

Grafton County.

Alexandria,	\$580.00	
Ashland,	1,188.00	
Bath,	1,196.00	
Benton,	272.00	
Bethlehem,	972.00	
Bridgewater,	300.00	
Bristol,	1,348.00	
	<hr/>	
Amounts carried forward,	\$5,856.00	\$363,735.04

Amounts brought forward,	\$5,856.00	\$363,735.04
Campton,	776.00	
Canaan,	1,388.00	
Dorchester,	324.00	
Easton,	204.00	
Ellsworth,	80.00	
Enfield,	1,816.00	
Franconia,	564.00	
Grafton,	788.00	
Groton,	332.00	
Hanover,	2,272.00	
Haverhill,	1,972.00	
Hebron,	272.00	
Holderness,	588.00	
Landaff,	512.00	
Lebanon,	4,768.00	
Lincoln,	68.00	
Lisbon,	1,988.00	
Littleton,	2,620.00	
Lyman,	464.00	
Lyme,	1,228.00	
Monroe,	500.00	
Orange,	208.00	
Orford,	1,344.00	
Piermont,	904.00	
Plymouth,	1,580.00	
Rumney,	964.00	
Thornton,	384.00	
Warren,	724.00	
Waterville,	48.00	
Wentworth,	468.00	
Woodstock,	204.00	
	<hr/>	36,208.00

Coos County.

Berlin,	\$520.00	
Cambridge,	56.00	
Carroll,	532.00	
Clarksville,	252.00	
Colebrook,	1,348.00	
Columbia,	628.00	
	<hr/>	
Amounts carried forward,	\$3,336.00	\$399,943.04

Amounts brought forward,	\$3,336.00	\$399,943.04
Dalton,	480.00	
Dummer,	176.00	
Errol,	200.00	
Gorham,	856.00	
Jefferson,	608.00	
Lancaster,	2,344.00	
Milan,	376.00	
Northumberland,	824.00	
Pittsburg,	41.07	
Randolph,	120.00	
Shelburne,	236.00	
Stark,	420.00	
Stratford,	700.00	
Stewartstown,	720.00	
Whitefield,	1,068.00	
Bean's Purchase,	28.00	
Irving's Grant,	4.00	
Gilmanton and Atkinson Academies' Grant,	28.00	
Martin's Location,	12.00	
Millsfield,	60.00	
Sargent's Purchase,	56.00	
Success,	32.00	
Wentworth's Location,	36.00	
Low and Burbank's Grant,	1.66	
Crawford's Purchase,	80.00	
Chandler's Purchase,	1.00	
Nash and Sawyer's Location,	16.00	
Odell's Township,	72.00	
Thompson and Meserve's Purchase,	24.00	
Gore between Gilmanton and Atkinson Academies' Grant,	4.00	
	<hr/>	12,959.73

INSURANCE TAX FOR 1878.

Fire-Insurance Companies.

Ætna, Hartford, Conn.,	\$421.38	
American Central, St. Louis, Mo.,	19.38	
	<hr/>	
Amounts carried forward,	\$440.76	\$412,902.77

Amounts brought forward,	\$440.76	\$412,902.77
Atlantic Mutual Fire and Marine, Provincetown, Mass.,	22.83	
British America, Boston, Mass.,	24.58	
Commonwealth, Boston, Mass.,	24.43	
Commercial Union, London, Eng.,	70.09	
Connecticut Fire, Hartford, Conn.,	29.70	
Continental, New York City,	69.85	
Dwelling-house, Boston, Mass.,	1.57	
Elliot, Boston, Mass.,	2.18	
Equitable Fire and Marine, Providence, R. I.,	4.64	
Faneuil Hall, Boston, Mass.,	74.87	
Fire Association, Philadelphia, Penn.,	130.84	
Fitchburg Mutual, Fitchburg, Mass.,	81.80	
First National, Worcester, Mass.,	35.87	
Franklin Fire, Philadelphia, Penn.,	114.90	
Germania Fire, New York City,	45.33	
German American, New York City,	81.95	
Girard Fire and Marine, Philadelphia, Penn.,	19.59	
Gloucester, Gloucester, Mass.,	10.45	
Hanover Fire, New York City,	49.42	
Hartford Fire, Hartford, Conn.,	228.61	
Hartford Steam Boiler, Hartford, Conn.,	14.05	
Home, New York City,	243.19	
Holyoke Mutual, Salem, Mass.,	11.39	
Hudson, Jersey City, N. J.,	9.60	
Imperial, London, Eng.,	22.25	
Insurance Co. of North America, Philadelphia, Penn.,	129.83	
La Caisse Generale, Paris,	3.67	
Lancashire, Manchester, Eng.,	102.64	
Lycoming, Muncy, Penn.,	5.00	
Liverpool and London and Globe, Great Britain,	145.91	
London Assurance Co., London, Eng.,	20.66	
Manhattan Fire, New York City,	45.37	
Amounts carried forward,	\$2,317.82	\$412,902.77

Amounts brought forward,	\$2,317.82	\$412,902.77
Manufacturers' Fire and Marine,		
Boston, Mass.,	20.46	
Mechanics' Mutual, Boston, Mass.,	6.31	
Merchants', Newark, N. J.,	18.38	
Merchants', Providence, R. I.,	36.18	
Merchants and Farmers' Mutual,		
Worcester, Mass.,	22.32	
Meriden Fire, Meriden, Conn.,	25.32	
National Fire, Hartford, Conn.,	43.49	
Newark, Newark, N. J.,	7.13	
Niagara, N. Y.,	15.63	
North British, London, Eng.,	108.43	
Northern, London, Eng.,	22.25	
Orient, Hartford, Conn.,	47.57	
Pennsylvania Fire, Philadelphia, Pa.,	103.55	
People's, Newark, N. J.,	16.98	
Phenix, Brooklyn, N. Y.,	59.46	
Prescott, Boston, Mass.,	15.32	
Phoenix, Hartford, Conn.,	232.22	
Queen, London, Eng.,	176.88	
Quincy Mutual, Quincy, Mass.,	17.32	
Roger Williams, Providence, R. I.,	60.82	
Royal, Liverpool, Eng.,	204.67	
Royal Canadian, Montreal, Can.,	101.85	
Revere, Boston, Mass.,	12.29	
St. Paul, St. Paul, Minn.,	37.73	
Scottish Commercial, Glasgow, Scot-		
land,	43.43	
Shawmut, Boston, Mass.,	55.63	
Shoe and Leather, Boston, Mass.,	17.77	
Springfield Fire and Marine, Spring-		
field, Mass.,	204.78	
Traders and Mechanics', Lowell,		
Mass.,	14.07	
Transatlantic, N. Y.,	14.69	
Watertown Fire, Watertown, N. Y.,	51.38	
Westchester Fire, New Rochelle,		
N. Y.,	70.78	
	<hr/>	4,202.91
Amount carried forward,		\$417,105.68

Amount brought forward, \$417,105.68

Life-Insurance Companies.

Ætna Life, Hartford, Conn.,	\$348.09	
Berkshire, Pittsfield, Mass.,	.43	
Connecticut Mutual, Hartford, Conn.,	365.79	
Connecticut General, Hartford, Conn.,	12.79	
Continental, Hartford, Conn.,	88.79	
Equitable Life Assurance Society, New York City,	100.66	
Hartford Life and Annuity, Hartford, Conn.,	3.26	
John Hancock, Boston, Mass.,	3.77	
Manhattan Life, New York City,	38.36	
Massachusetts Mutual, Springfield, Mass.,	607.21	
Mutual Life, New York City,	263.72	
Mutual Benefit, Newark, N. J.,	121.57	
National of U. S. A., Chicago, Ill.,	8.66	
National Life, Montpelier, Vt.,	27.03	
New England Mutual Life, Boston, Mass.,	108.29	
New York Life, New York City,	5.50	
North-western Mutual, Milwaukee, Wis.,	11.12	
Phoenix Mutual, Hartford, Conn.,	231.17	
State Mutual, Worcester, Mass.,	9.99	
Travelers' Life and Accident, Hartford, Conn.,	75.11	
United States Life, New York City,	12.72	
Union Mutual, Augusta, Me.,	162.12	
Vermont Life, Burlington, Vt.,	13.36	
	<hr/>	2,619.51
New Hampshire Fire Insurance Company, Manchester, N. H.,		2,500.00

SAVINGS-BANK TAX OF 1878.

As per table in appendix, 270,709.19

Amount carried forward, \$692,934.38

Amount brought forward, \$692,934.38

RAILROAD TAX OF 1878.

As per table in appendix, 161,578.34

INTEREST.

Interest on deposits, 1,815.47

SPECIAL ROAD TAX, 1876.

Sargent's Purchase,	\$75.00	
Thompson and Meserve's Purchase,	62.50	
Elkins' Grant,	15.00	
Kilkenny (balance),	33.33	
Martin's Location,	15.00	
Success,	75.00	
	<hr/>	275.83

SPECIAL ROAD TAX FOR 1877.

Cutts' Grant,	\$37.50	
Crawford's Grant,	130.00	
Thompson and Meserve's Purchase,	62.50	
Sargent's Purchase,	133.50	
Chandler's Purchase,	17.50	
Success,	81.50	
Nash and Sawyer's Location,	37.50	
Crawford's Purchase,	200.00	
Gore between Gilmanton and Atkin- son Academies' Grant,	6.00	
	<hr/>	706.00

SPECIAL ROAD TAX, 1878.

Erving's Grant,	\$12.00	
Martin's Location,	2.50	
Nash and Sawyer's Location,	37.50	
Low and Burbank's Grant,	4.39	
Chandler's Purchase,	2.19	
Odell's Township,	165.00	
Millsfield,	145.00	
Gilmanton & Atkinson Academies' Grant,	72.50	
Gore between " " "	6.00	
Bean's Purchase,	70.00	
Crawford's Purchase,	25.00	
	<hr/>	542.08

Amount carried forward, \$857,852.10

Amount brought forward, \$857,852.10

CHARTER FEES.

Eastern Railroad of New Hampshire,	\$25.00	
Merrimack River Savings Bank,	100.00	
Profile and Franconia Railroad,	100.00	
Whitefield and Jefferson Railroad,	50.00	
Concord Horse Railroad,	25.00	
Milford Five Cents Savings Bank,	100.00	
New Zealand River Railroad,	12.50	
Phillips Brook Improvement Company,	50.00	
Portsmouth, Gt. Falls, & Conway R.R.,	25.00	
Cochecho Manufacturing Company,	50.00	
Crystal Springs Water Company,	50.00	
Ammonoosuc Telegraph Company,	2.50	
Peterborough Company,	50.00	
Forest Fiber Company,	50.00	
Elliot Bridge Company,	50.00	
	<hr/>	740.00

LICENSE FEES.

Rockingham County,	\$230.00	
Strafford “	140.00	
Belknap “	80.00	
Carroll “	60.00	
Merrimack “	300.00	
Hillsborough “	500.00	
Cheshire “	250.00	
Sullivan “	140.00	
Grafton “	140.00	
Coos “	140.00	
	<hr/>	1,980.00

MISCELLANEOUS.

Final dividend on stock Centennial		
Board Finance,	\$600.00	
J. R. Osgood & Co. (overpayment on		
account geological survey),	10.00	
Proceeds prison loan bonds,	140,000.00	
Premium on do.,	5,698.00	
	<hr/>	
Amounts carried forward,	\$146,308.00	\$860,572.10

Amounts brought forward,	\$146,308.00	\$860,572.10
Proceeds State notes,	135,000.00	
Prison fund,	31,000.00	
Sales of Report of State Geologist (14 copies),	224.00	
	<hr/>	312,532.00
Total receipts,		<hr/> \$1,173,104.10

DISBURSEMENTS.

EXECUTIVE DEPARTMENT.

Governor's salary,	\$1,000.00	
Honorable council,	1,715.00	
Contingent fund,	175.50	
Printing message,	72.52	
Printing proclamations, blanks, etc.,	55.96	
Incidental expenses,	186.24	
	<hr/>	\$3,205.22

SECRETARY'S DEPARTMENT.

Salary of secretary,	\$800.00	
Salary of deputy-secretary,	600.00	
Printing blanks, etc.,	2,137.12	
Incidentals,	448.66	
	<hr/>	3,985.78

TREASURY DEPARTMENT.

Salary of treasurer,	\$1,800.00	
Printing report,	130.52	
Printing blanks,	260.44	
Incidentals,	279.20	
	<hr/>	2,470.16

ADJUTANT-GENERAL'S DEPARTMENT.

Salary of adjutant-general,	\$600.00	
Printing report,	180.44	
Clerk-hire (legislative resolve),	300.00	
Printing blanks, etc.,	744.78	
Incidentals,	180.72	
	<hr/>	2,005.94

Amount carried forward,	<hr/> \$11,667.10
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Amount brought forward,	\$11,667.10
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DEPARTMENT OF PUBLIC INSTRUCTION.

Salary of superintendent,	\$1,200.00	
Printing report,	889.24	
Printing blanks, etc.,	81.13	
Incidentals,	93.88	
	<hr/>	2,264.25

INSURANCE DEPARTMENT.

Expenses of commissioner,	\$30.20	
Printing report,	273.00	
Printing blanks,	35.18	
Incidentals,	66.81	
	<hr/>	405.19

LEGISLATURE.

Pay-roll of senate,	\$3,075.00
Clerk of senate,	450.00
Pay-roll of house of representatives,	85,375.60
Chaplain of house of representatives,	75.00
Clerk of house of representatives,	550.00
Engrossing clerk,	379.80
Sergeant-at-arms, door-keepers, and pages,	2,032.40
Newspapers,	1,466.00
Journals of the house and senate,	1,701.85
Pamphlet laws of 1878,	630.68
Publishing laws in newspapers,	2,217.60
Printing bills, etc ,	1,664.62
Political index,	207.50
Extra services of janitor and assist- ant,	350.00
Contested elections,	351.84
Stationery,	441.02
Rules of senate and house,	418.06
Clerks of house (by legislative re- solve),	275.00

Amounts carried forward,	\$101,661.97	\$14,336.54
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Amounts brought forward,	\$101,661.97	\$14,336.54
Assistant clerk of house (by legislative resolve),	75.00	
Clerks of senate (by legislative resolve),	190.00	
Assistant clerk of senate (by legislative resolve),	50.00	
	<hr/>	101,976.97

SUPREME COURT.

Salaries of justices,	\$15,600.00	
Salary of attorney-general,	2,200.00	
Salary of state reporter,	400.00	
Clerks of supreme court,	573.08	
Incidentals,	54.00	
	<hr/>	18,827.08

PROBATE COURT.

Salaries of judges,	\$3,737.50	
Salaries of registers,	4,526.50	
	<hr/>	8,264.00

STATE LIBRARY.

Salary of librarian,	\$800.00	
Assistant,	63.00	
Increase of library,	495.42	
Incidentals,	128.35	
Printing report,	64.03	
Blanks,	7.21	
Special appropriation,	2,133.10	
	<hr/>	3,691.11

STATE-HOUSE.

Salary of janitor,	\$650.00	
Gas,	186.30	
Water,	100.00	
Fuel,	434.14	
Furniture,	786.45	
	<hr/>	
Amounts carried forward,	\$2,156.89	\$147,095.70

Amounts brought forward,	\$2,156.89	\$147,095.70
Furniture (by legislative resolves),	197.89	
Repairs,	287.36	
Cleaning,	41.83	
Repairs, special appropriation,	1,226.09	
Miscellaneous,	135.90	
Tree protectors (by legislative resolve),	233.40	
	<hr/>	4,279.36

NEW HAMPSHIRE ASYLUM FOR INSANE.

Special appropriation,	\$4,000.00	
Support of indigent insane,	5,500.00	
Support of convict insane,	3,318.22	
Library,	100.00	
Printing report,	198.20	
	<hr/>	13,116.42

EDUCATION OF DEAF AND DUMB.

American asylum, Hartford,	\$4,238.10	
Clarke institution, Northampton,	87.50	
City of Boston,	150.00	
	<hr/>	\$4,475.60

EDUCATION OF THE BLIND.

Perkins institution, Boston,	\$3,000.00	
Clothing for blind,	47.36	
	<hr/>	3,047.36

REFORM SCHOOL.

Current expenses,	\$6,000.00	
Printing report,	212.47	
	<hr/>	6,212.47

STATE-PRISON.

Salary of warden,	\$1,500.00	
Salary of chaplain,	800.00	
	<hr/>	
Amounts carried forward,	\$2,300.00	\$178,226.91

Amounts brought forward,	\$2,300.00	\$178,226.91
Prison library,	200.00	
Prisoners' aid association,	96.70	
Printing report,	112.80	
	<hr/>	2,709.50

NEW STATE-PRISON.

Partial payments on contracts approved by commissioners,		94,704.40
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N. H. COLLEGE AGRICULTURE AND MECHANIC ARTS.

Appropriation,	\$3,000.00	
Printing report,	125.40	
	<hr/>	3,125.40

NORMAL SCHOOL.

Appropriation,	\$3,000.00	
Expenses of trustees,	289.60	
Printing report,	97.33	
	<hr/>	3,386.93

FISH COMMISSIONERS.

Expenses of commissioners,	\$1,468.85	
Printing report,	237.34	
Blanks,	85.15	
Fish-hatching house,	486.00	
	<hr/>	2,277.34

RAILROAD COMMISSIONERS.

Printing report,		114.86
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BANK COMMISSIONERS.

Printing report,	\$793.92	
Printing blanks,	84.47	
Incidentals,	51.77	
	<hr/>	930.16

Amount carried forward,		<hr/> \$285,475.50
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Amount brought forward, \$285,475.50

VOLUNTEER MILITIA.

Rent of store-houses, offices, etc.,	\$599.05	
Rent of armories,	3,238.86	
Clothing, and camp and garrison equipage,	35,482.01	
Transportation,	64.71	
Labor in quartermaster-general's de- partment,	34.25	
Closets and gun-racks,	332.23	
Inspections,	467.10	
Pay-rolls,	196.25	
Miscellaneous,	627.54	
	<hr/>	41,042.00

BOARD OF AGRICULTURE.

Salary of secretary,	\$1,000.00	
Expenses of board,	1,154.95	
Printing report,	2,222.88	
Printing blanks,	487.63	
Incidentals,	293.32	
	<hr/>	5,158.78

GEOLOGICAL SURVEY.

Printing part 2, volume 2, final report,	5,560.57
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WHITE-MOUNTAIN ROADS.

Dixville road,	\$43.67	
Franconia Notch road,	300.00	
Randolph road,	400.00	
Willey House to Sawyer's Rock,	200.00	
Willey House to Crawford's,	320.20	
Fabyan's to Crawford's,	153.60	
Dummer to Errol,	2,100.93	
A. T. and O. F. Barron (legislative resolve),	260.00	
	<hr/>	3,778.40

Amount carried forward,	<hr/> \$341,015.25
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Amount brought forward, \$341,015.25

ABATEMENT OF TAXES.

Cutts' Grant (1877),	\$6.00	
Cutts' Grant, S. Road (1877),	18 75	
Hart's Location (1878),	24.00	
Rindge, "	100.00	
Lisbon, "	220.00	
Newport, "	368.00	
Mason, "	40.00	
Claremont, "	624.00	
Allenstown, "	560.00	
Franklin, "	656.00	
Lebanon, "	568.00	
Milton, "	200.00	
Peterborough, "	600.00	
	<hr/>	3,984.75

TAX COMMISSION.

Commissioners' expenses, etc.,	\$1,852.20	
Clerk,	193.00	
Report,	940.70	
Incidentals,	35.00	
Registers of probate for copies of rec- ords (by legislative resolves),	65.00	
	<hr/>	3,085.90

COMMISSION ON REVISION OF STATUTES.

Hon. J. E. Sargent,	\$1,500.00	
Hon. L. W. Barton,	1,500.00	
Hon. J. F. Wiggin,	1,500.00	
Printing report,	2,262.62	
Printing general laws,	3,637.39	
	<hr/>	\$10,400.01

REVISING MILITIA LAW.

Commissioners,	\$250.00	
Clerk (by legislative resolve),	125.00	
	<hr/>	375.00
Amount carried forward,		<hr/> \$358,860.91

Amount brought forward,	\$358,860.91
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INSURANCE TAX, 1878.

To towns as per table in appendix,	1,817.25
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SAVINGS-BANK TAX, 1878.

To towns as per table in appendix,	\$246,435.52
To literary fund,	24,273.67
	<hr/> 270,709.19

RAILROAD TAX OF 1878.

To towns as per table in appendix,	86,710.46
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PRINCIPAL OF DEBT.

Bond due July 1, 1877,	\$1,000.00
Bonds due July 1, 1878,	100,000.00
State notes,	82,400.00
	<hr/> 183,400.00

INTEREST.

Interest on surplus revenue,	\$2.41
Kimball legacy,	405.21
Coupons on bonds, and interest on registered bonds,	201,945.00
Interest on State notes,	3,222.26
	<hr/> 205,574.88

MISCELLANEOUS.

Commissary-general,	\$10.00
Bounty on wild animals,	271.20
Auditing printer's accounts,	135.35
Relief map of State,	36.50
Signals, coast survey,	1,127.49
Advertising, other than laws,	33.25
Idiotic and feeble-minded youth,	225.00
Printing bonds,	325.00
John Hubbard, war claim (legislative resolve),	47.53
Geo. H. Hubbard, war claim (legisla- tive resolve),	63.19
	<hr/> 2,274.51

Total disbursements,	\$1,109,347.20
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FUNDED DEBT.

The bonds now outstanding and dates of their maturity are as follows : —

July 1, 1869,	\$3,000.00	
July 1, 1878,	10,000.00	
September 1, 1884,	450,000.00	
September 1, 1889,	150,000.00	
Total old debt,	<u> </u>	\$613,000.00
Bonds of 1873, due July 1, 1879,	\$250,000.00	
Bonds of 1873, due July 1, 1880,	250,000.00	
	<u> </u>	500,000.00
Municipal war-loan bonds due from		
Jan. 1, 1892, to Jan., 1905,		2,206,100.00
Prison loan, due from Jan., 1881,		
to Jan., 1891,		140,000.00
		<u> </u>
Total funded debt,		\$3,459,100.00

STATE OF THE TREASURY, JUNE 1, 1879.*

LIABILITIES.

Floating debt,	\$113,600.00	
Trust funds (see page 7),	65,903.20	
Funded debt,	3,459,100.00	
	<u> </u>	
Total liabilities,		\$3,638,603.20

ASSETS.

Cash in the treasury,	\$63,756.90
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STATE TAX OF 1877.

Green's Grant,	\$120.00	
Elkins' Grant,	60.00	
Sargent and Elkins' Grant,	16.00	
Hatch and Cleaves' Grant,	2.00	
Two Raymonds' Grant,	4.00	
Kilkenny,	21.33	
	<u> </u>	\$223.33
		<u> </u>
Amount carried forward,		\$63,980.23

Amount brought forward,

\$63,980.23

STATE TAX OF 1878.

Albany (balance),	\$199.80	
Elkins' Grant,	60.00	
Sargent and Elkins' Grant,	16.00	
Hatch and Cleaves' Grant,	4.00	
Two Raymonds' Grant,	4.00	
Bean and Gilman's Purchase,	4.00	
Pittsburg (balance),	522.93	
Chandler's Purchase (balance),	7.00	
Dixville,	40.00	
Dix's Grant,	16.00	
Green's Grant,	28.00	
Kilkenny,	32.00	
Low and Burbank's Grant,	18.34	
Pinkham's Grant,	12.00	
Second College Grant,	40.00	
Crawford's Grant,	56.00	
Cutts' Grant,	12.00	
		<hr/>
		1,072.07
		<hr/>
Total assets, June 1, 1879,		\$65,052.80
Deficiency, being net indebtedness		
June 1, 1879,		\$3,573,550.90

SPECIAL ROAD TAX OF 1876.

I reported, last year, the sum of \$358.33, as due from various unincorporated places on account of the special road tax assessed by authority of chapter forty-one of the pamphlet laws of 1875, and for which extents had been issued.

Of this sum, \$275.83 has been collected, as shown by detailed statement on page 19, leaving \$82.50 due from the following places, to wit: —

Wentworth's Location,	\$75.00
Hale's Location,	7.50
	<hr/>
	\$82.50

SPECIAL ROAD TAX OF 1877.

I reported, last year, the sum of \$1,426.33, as due from various unincorporated places.

Of this sum, \$706 has been collected, as shown by detailed statement on page 19, leaving \$720.33 due from the following places : —

Wentworth's Location,	\$95.00
Green's Grant,	325.00
Hale's Location,	7.50
Elkins' Grant,	150.00
Sargent and Elkins' Grant,	37.50
Hatch and Cleaves' Grant,	1.50
Two Raymonds' Grant,	2.50
Kilkenny,	53.33
Martin's Location,	22.50
Pinkham's Grant,	25.50
	<hr/>
	\$720.33

SPECIAL ROAD TAX OF 1878.

The assessment, under the act of 1875, for the year 1878, amounted to \$1,956.50.

Of this sum, \$542.08 has been collected, as shown by detailed statement (see page 19), leaving \$1,414.42 due from the following places, to wit : —

Hale's Location,	\$7.50
Chandler's Purchase,	15.31
Crawford's Purchase,	175.00
Crawford's Grant,	130.00
Cutts' Grant,	37.50
Dixville,	100.00
Dix's Grant,	40.00
Green's Grant,	60.00
Kilkenny,	80.00
Low and Burbank's Grant,	48.11
Martin's Location,	22.50
Pinkham's Grant,	25.50
Sargent's Purchase,	133.50

Second College Grant,	\$97.50
Success,	81.50
Thompson and Meserve's Purchase,	62.50
Elkins' Grant,	150.00
Sargent and Elkins' Grant,	37.50
Hatch and Cleaves' Grant,	3.00
Two Raymonds' Grant,	2.50
Bean and Gilman's Purchase,	10.00
Wentworth's Location,	95.00
	<hr/>
	\$1,414.42

FINANCES.

The treasurer has been obliged to avail himself of the authority conferred by the legislature of 1878, to effect temporary loans to meet the obligations of the State at maturity.

I have borrowed the sum of \$75,000 under the act approved August 9, 1878, \$50,000 of which is still outstanding.

I have, in accordance with the terms of an act providing for the erection of a new state-prison, approved July 19, 1877, borrowed the sum of \$60,000, from time to time as the funds were required, giving therefor State notes bearing five per cent interest and payable two years from the date thereof.

This loan of \$60,000 will mature before the session of the legislature in 1881. All of the floating debt outstanding at the commencement of the year has been redeemed, with the exception of \$3,600, which I was unable to reach before closing the accounts for the year.

On the 17th of December, 1878, I awarded \$140,000 State bonds (prison loan), maturing two to eleven years from Jan. 1, 1879, and bearing five per cent interest, at an aggregate premium of \$5,698, or an average premium of $4\frac{7}{100}$ per cent for the entire loan.

In accordance with the provisions of chapter forty-three

of the pamphlet laws of 1878, I have caused to be prepared \$500,000 of State bonds, and have advertised for proposals for the sum of \$300,000. From the proceeds of these bonds that portion of the debt maturing July 1, 1879, can be provided for, as well as a portion of the floating debt.

The debt statement for the year just closed shows an increase of \$43,360.83. Aside from the bills paid on account of the new prison, and which are not properly chargeable to one year's expenses rather than another, the reduction of the debt would have been \$51,343.57, or a little larger reduction than reported for the year 1877-78.

I would respectfully recommend that the present legislature authorize the treasurer, under the direction of the governor and council, to effect a temporary loan to provide for the payment of the notes given under the act to provide for the erection of a new state-prison, should the renewal of those notes become necessary.

RECORDS AND VOUCHERS.

The early records and vouchers of the treasury department, and some of a more recent date, have been for a long time in a very unsatisfactory condition, and practically of little value for reference, by reason of lack of system in their arrangement.

I have endeavored, so far as the means at my disposal would admit, to re-arrange and properly index them, and have made considerable progress in this direction.

I would respectfully call your attention to this subject, and, if the matter commends itself to your judgment, I would respectfully ask you to make an appropriation to complete the work already begun, the necessity for which, it seems to me, will be apparent to everyone.

DEPOSITS BY RAILROAD COMPANIES FOR LAND DAMAGES.

June 1, 1878, the treasurer reported a balance in his hands of \$2,705.50 on this account.

The transactions during the year have been as follows: —

June 25, 1878.	Paid Ebenezer Ware,	\$300.00
Sept. 23, “	“ Dorcas Flagg,	210.00
Nov. 1, “	“ Emily Whittemore,	50.00
Mar. 14, 1879.	“ Charles Wyman,	87.00
Total payments,		————— \$647.00
Leaving in treasurer's hands June 1, 1879,		
a balance of		\$2,058.50

The treasurer also holds the sum reported last year (\$3,075.00), on account of awards made by commissioners of Merrimack County to owners of land taken for the site of the new prison.

SOLON A. CARTER,
Treasurer.

APPENDIX.

APPENDIX.

TABULAR STATEMENT.

Showing the amount of tax assessed upon and paid by the New Hampshire Fire Insurance Company for the year 1878, the amount of such tax distributed to the several cities and towns, and the balance accruing as revenue to the State, agreeably to chapter 90, Pamphlet Laws, 1870.

TOWNS.	Shares.	Tax assessed.	Amount to towns.	Revenue to State.
Amherst.....	20	\$10.00	\$7.50	\$2.50
Antrim.....	36	18.00	13.50	4.50
Boston, Mass.....	150	75.00	...	75.00
Chelsea, Mass.....	4	2.00	...	2.00
Chichester.....	20	10.00	7.50	2.50
Concord.....	5	2.50	1.87	.63
Deerfield.....	60	30.00	22.50	7.50
Epsom.....	12	6.00	4.50	1.50
Exeter.....	20	10.00	7.50	2.50
Francestown.....	70	35.00	26.25	8.75
Gilford.....	40	20.00	15.00	5.00
Greenville.....	20	10.00	7.50	2.50
Hampton Falls.....	40	20.00	15.00	5.00
Hooksett.....	80	40.00	30.00	10.00
Hopkinton.....	14	7.00	5.25	1.75
Hudson.....	12	6.00	4.50	1.50
Jaffrey.....	10	5.00	3.75	1.25
Keene.....	479	239.50	179.63	59.87
Laconia.....	55	27.50	20.63	6.87
Loudon.....	12	6.00	4.50	1.50
Manchester.....	2,014	1,007.00	755.25	251.75
Meredith.....	25	12.50	9.37	3.13
Milford.....	178	89.00	66.75	22.25
Nashua.....	940	470.00	352.50	117.50
New Boston.....	64	32.00	24.00	8.00
New Ipswich.....	10	5.00	3.75	1.25
Newport.....	20	10.00	7.50	2.50
Pembroke.....	78	39.00	29.25	9.75
Peterborough.....	296	148.00	111.00	37.00
Pittsfield.....	20	10.00	7.50	2.50
Portsmouth.....	46	23.00	17.25	5.75
Rochester.....	10	5.00	3.75	1.25
Somersetworth.....	50	25.00	18.75	6.25
Warner.....	40	20.00	15.00	5.00
Weare.....	10	5.00	3.75	1.25
Wilton.....	30	15.00	11.25	3.75
Wolfeborough.....	10	5.00	3.75	1.25
	5,000	\$2,500.00	\$1,817.25	\$682.75

TABULAR STATEMENT.

Showing amount of tax assessed upon and paid by each railroad in the State for the year 1878, the amount of such tax distributed to the several cities and towns, and the balance accruing as revenue to the State.

	RAILROADS.	Tax assessed.	Amount distrib- uted to towns.	Revenue to State.
1	Ashuelot.....	\$1,756.66	\$1,756.66	.....
2	Atlantic & St. Lawrence.....	5,627.83	1,406.96	\$4,220.87
3	Boston, Concord, & Montreal.....	16,692.07	8,818.78	7,873.29
4	Boston & Maine.....	14,756.52	5,674.24	9,082.28
5	Cheshire.....	9,613.33	2,961.12	6,652.21
6	Concord.....	28,519.27	21,131.73	7,387.54
7	Concord & Claremont.....	1,381.83	347.21	1,034.62
8	Concord & Portsmouth.....	6,946.01	6,217.94	728.07
9	Dover & Winnipisseogee.....	7,633.93	3,645.88	3,988.05
10	Eastern.....	3,990.92	1,898.85	2,092.07
11	Fitchburg.....	170.50	42.62	127.88
12	Manchester & Lawrence.....	19,550.17	13,123.53	6,426.64
13	Manchester & North Weare.....	1,093.95	273.49	820.46
14	Nashua & Lowell.....	3,293.94	1,720.38	1,573.56
15	Northern.....	31,646.42	13,635.01	18,011.41
16	Portsmouth, Great Falls, & Conway.	1,605.34	453.61	1,151.73
17	Sullivan.....	2,989.11	747.28	2,241.83
18	Wilton.....	2,896.07	2,446.07	450.00
19	Worcester & Nashua.....	1,414.47	409.10	1,005.37
		\$161,578.34	\$86,710.46	\$74,867.88

TABULAR STATEMENT.

Showing the amount of deposits in each savings bank in the State, April 1, 1878; the tax paid by each; the amount distributed to towns; and the balance accruing to the literary fund.

BANKS.	Deposits.	Tax.	Distributed to towns.	Non-resident tax to literary fund.
Alton Five Cents.....	\$46,316.08	\$463.16	\$459.65	\$3.51
Amoskeag.....	1,652,691.01	16,526.91	15,830.08	696.83
Ashuelot.....	141,653.04	1,416.53	1,202.94	213.59
Ashland.....	97,936.40	979.36	972.75	6.61
Belknap.....	360,126.38	3,601.26	3,514.24	87.02
Bristol.....	133,839.62	1,338.40	1,337.79	.61
Carroll County Five Cents.....	237,963.14	2,379.63	2,284.77	94.86
Cheshire Provident Institution.....	1,854,966.06	18,549.66	16,696.90	1,852.76
China.....	43,616.98	436.17	436.17	.....
City, Nashua.....	117,260.66	1,172.61	965.52	207.09
Cocheco.....	180,403.48	1,804.03	1,659.42	167.16
Connecticut River.....	317,818.72	3,178.19	2,944.27	233.92
Conway.....	79,073.05	790.73	754.30	36.43
Concord.....	493,266.09	4,932.66	4,817.47	99.91
Coos, County of Coos.....	52,989.78	529.90	467.87	62.03
Dartmouth.....	277,300.58	2,773.01	1,753.66	1,019.35
Derry.....	41,739.38	417.39	406.26	11.13
Dover Five Cents.....	130,012.04	1,300.12	1,216.75	76.10
Epping.....	23,196.52	231.97	231.97	.....
Farlington.....	240,078.32	2,400.78	2,326.82	73.96
Fitzwilliam.....	58,765.00	587.65	580.97	6.68
Francestown.....	54,630.28	546.30	541.62	4.68
Franklin.....	321,361.16	3,213.61	3,213.61	.....
Gonic Five Cents.....	20,628.49	206.28	319.94	7.47
Gorham Five Cents.....	21,584.49	215.84	213.33	2.51
Hinsdale.....	43,196.25	431.96	408.21	23.75
Iona.....	173,994.12	1,739.94	1,662.14	77.80
Kearsarge.....	58,705.65	587.05	581.20	5.85
Keene Five Cents.....	797,707.00	7,977.07	7,641.14	335.93
Laconia.....	552,873.58	5,528.74	5,186.93	242.68
Lake Village.....	124,759.97	1,247.60	1,247.60	.....
Lebanon.....	621,344.10	6,213.44	4,931.60	1,281.84
Littleton.....	257,961.32	2,579.61	2,440.79	138.82
Loan and Trust.....	601,075.14	6,010.75	5,907.09	103.66
Manchester.....	2,853,112.32	28,531.12	26,873.29	1,657.83
Mason Village.....	40,012.50	400.13	396.63	3.50
Mechanics', Manchester.....	14,210.68	142.11	142.11	.....
Mechanics', Nashua.....	147,078.72	1,470.79	1,276.16	194.63
Meredith Village.....	143,710.29	1,437.10	1,431.90	5.20
Merrimack County.....	265,897.65	2,658.98	2,608.55	50.43
Merrimack River.....	1,050,020.99	10,500.21	10,131.24	368.97
Milford Five Cents.....	299,734.76	2,997.35	2,951.57	45.78
Monadnock.....	206,076.10	2,060.76	1,954.06	106.70
Nashua.....	1,310,257.37	13,102.57	12,329.84	772.73
New Hampshire.....	1,371,409.92	13,714.10	13,218.81	495.29
New Ipswich.....	109,436.00	1,094.36	1,066.36	28.00
Newmarket.....	63,490.97	634.91	618.43	16.48
Newport.....	305,243.34	3,052.43	3,019.31	33.12
Norway Plains.....	442,430.57	4,424.31	3,946.72	455.59
Ossipee Valley Ten Cents.....	87,757.68	877.58	798.22	79.36
Penacook.....	301,422.39	3,014.22	2,989.64	24.58
People's.....	436,932.19	4,369.32	4,260.62	108.70
Peterborough.....	523,050.83	5,230.51	5,138.17	92.34
Pittsfield.....	138,169.47	1,381.69	1,356.96	24.73
Portsmouth.....	2,142,909.00	21,429.09	15,707.64	5,721.45
Portsmouth Trust and Guarantee Co.....	314,820.38	3,148.20	2,575.77	572.43
Rochester.....	121,680.33	1,216.80	1,166.56	50.24
Rollinsford.....	527,972.98	5,279.73	2,953.86	2,325.87
Sandwich.....	73,532.30	735.32	724.25	11.07
Somersworth.....	405,006.00	4,050.06	2,208.57	1,841.49
Strafford County.....	1,681,024.50	16,810.25	16,409.04	401.21
Sullivan Savings Institution.....	1,068,482.82	10,684.83	9,218.72	1,466.11
Squamscott.....	19,604.21	196.04	192.89	3.15
Union Five Cents.....	202,348.92	2,023.49	1,978.49	45.00
Walpole.....	45,024.10	450.24	357.81	92.43
Wilton.....	70,031.00	700.31	700.31	.....
Wolfeborough.....	58,197.12	581.97	577.25	4.72
	\$27,070,922.28	\$270,709.19	\$246,435.52	\$24,273.67

TABULAR STATEMENT.

Showing the amount divided to the several cities and towns for railroad tax, savings-bank tax, and literary fund, for the year 1878.

TOWNS.	Railroad Tax.	Savings-bank Tax.	Literary Fund.
Acworth.....	....	\$918.95	\$79.92
Albany.....	....	9.72	38.48
Alexandria.....	\$19.95	184.09	74.00
Allenstown.....	95.34	618.44	74.37
Alstead.....	....	924.56	96.20
Alton.....	702.42	1,197.58	141.34
Amherst.....	388.35	1,593.26	113.22
Andover.....	698.00	882.89	103.23
Antrim.....	3.00	1,119.61	77.70
Ashland.....	89.89	789.86	55.50
Atkinson.....	47.37	60.08	25.16
Auburn.....	41.01	481.41	58.83
Barnstead.....	8.47	829.79	100.27
Barrington.....	11.69	1,361.88	109.52
Bartlett.....	....	19.43	61.05
Bath.....	160.23	56.31	106.56
Bedford.....	109.62	1,337.12	99.90
Belmont.....	113.41	1,222.48	79.18
Bennington.....	21.21	254.47	35.52
Benton.....	37.82	.10	43.66
Berlin.....	30.89	.06	66.60
Bethlehem.....	....	141.59	124.32
Boscawen.....	704.64	1,073.35	82.51
Bow.....	307.68	1,068.61	56.61
Bradford.....	108.68	527.88	77.70
Brentwood.....	35.61	253.11	69.93
Bridgewater.....	52.51	310.51	43.66
Bristol.....	354.54	976.82	90.65
Brookfield.....	....	198.02	31.08
Brookline.....	10.08	285.92	58.46
Campton.....	41.13	449.08	117.66
Canaan.....	707.14	435.73	135.05
Candia.....	111.89	1,407.95	111.37
Canterbury.....	158.13	705.89	88.43
Carroll.....	....	25.87	41.44
Center Harbor.....	4.76	215.45	38.85
Charlestown.....	433.48	2,076.04	98.79
Chatham.....	....	10.41	49.95
Chester.....	33.92	639.38	81.03
Chesterfield.....	1.34	595.64	87.69
Chichester.....	38.97	578.27	88.06
Claremont.....	297.71	5,411.07	264.18
Clarksville.....	....	....	37.37
Colebrook.....	....	19.95	142.45
Columbia.....	....	1.74	63.64
Concord.....	19,872.49	14,270.02	878.75
Conway.....	....	474.56	153.18
Cornish.....	90.22	476.76	106.93
Croydon.....	....	342.57	58.46
Dalton.....	....	6.90	49.58
Danbury.....	281.05	499.10	76.59
Danville.....	19.91	20.54	37.74
Deerfield.....	.47	924.53	88.06
Deering.....	....	175.42	51.43
Derry.....	434.09	1,516.73	109.89
Dorchester.....	3.85	98.41	53.28
Dover.....	3,433.56	12,086.97	620.86
Dublin.....	....	1,382.35	31.45
<i>Carried forward.....</i>	\$30,116.52	\$63,645.23	\$6,037.29

TABULAR STATEMENT, — *Continued.*

TOWNS.	Railroad Tax.	Savings-bank Tax.	Literary Fund.
<i>Brought forward</i>	\$30,116.52	\$63,645.23	\$6,037.29
Dummer.....	8.06	.42	38.48
Dunbarton.....	288.78	867.39	63.64
Durham.....	216.74	1,117.74	70.30
East Kingston.....	109.12	45.87	40.70
Eaton.....	....	40.99	29.23
Eaton.....	....	92.38	69.93
Effingham.....	....	239.81	107.67
Ellsworth.....	....	2.28	16.65
Enfield.....	1,814.03	1,049.33	132.09
Epping.....	186.53	473.96	88.80
Epsom.....	23.26	580.44	86.58
Errol.....	....	....	11.10
Exeter.....	1,654.12	1,306.68	171.68
Farmington.....	476.46	2,196.65	222.00
Fitzwilliam.....	99.35	991.60	101.01
Francestown.....	67.77	750.04	75.48
Franconia.....	....	84.21	48.84
Franklin.....	1,844.62	3,201.71	233.84
Freedom.....	....	429.59	61.01
Fremont.....	29.28	105.48	47.73
Gilford.....	637.18	1,907.30	150.59
Gilmanton.....	20.05	605.59	124.69
Gilsum.....	....	950.11	46.25
Goffstown.....	339.13	1,870.70	130.24
Gorham.....	452.88	175.51	64.75
Goshen.....	....	267.46	38.85
Grafton.....	285.07	620.90	82.51
Grantham.....	36.65	254.26	65.12
Greenfield.....	46.28	493.15	49.95
Greenland.....	318.15	565.94	37.00
Greenville.....	16.36	569.83	86.21
Groton.....	3.40	125.37	36.26
Hampstead.....	100.12	439.62	73.26
Hampton.....	208.65	222.59	76.59
Hampton Falls.....	122.82	163.97	52.17
Hancock.....	66.38	715.21	39.59
Hanover.....	385.79	1,491.50	148.37
Harrisville.....	....	695.10	62.90
Hart's Location.....	....	30.01	3.33
Haverhill.....	435.08	188.74	189.07
Hebron.....	....	170.79	22.94
Henniker.....	135.72	1,515.22	51.06
Hill.....	229.60	317.79	103.23
Hillsborough.....	56.69	1,064.20	130.24
Hinsdale.....	24.95	576.70	138.38
Holderness.....	11.56	230.32	55.87
Hollis.....	154.77	906.33	84.73
Hooksett.....	461.74	941.27	87.32
Hopkinton.....	174.93	2,175.18	129.13
Hudson.....	229.20	941.30	88.43
Jackson.....	....	30.59	48.10
Jaffrey.....	13.06	2,190.18	99.16
Jefferson.....	....	9.26	83.62
Keene.....	3,816.22	8,108.25	441.41
Kensington.....	19.43	214.04	41.44
Kingston.....	109.36	115.90	67.34
Laconia.....	1,233.90	3,494.45	182.78
Lancaster.....	55.61	479.35	209.42
Landaff.....	29.18	257.60	47.73
Langdon.....	....	560.34	26.64
<i>Carried forward</i>	\$47,164.55	\$113,873.72	\$11,453.72

TABULAR STATEMENT, — *Continued.*

TOWNS.	Railroad Tax.	Savings-bank Tax.	Literary Fund.
<i>Brought forward</i>	\$47,164.55	\$113,873.72	\$11,453.72
Lebanon.....	2,355.20	3,146.03	301.92
Lee.....	175.58	525.52	66.97
Lempster.....	....	314.15	45.14
Lincoln.....	....	22.45	7.03
Lisbon.....	201.68	195.24	166.13
Litchfield.....	102.52	637.64	23.31
Littleton.....	388.74	1,405.51	233.84
Londonderry.....	428.61	1,490.24	111.37
Loudon.....	118.12	899.62	192.03
Lyman.....	....	36.11	55.50
Lyme.....	....	639.98	96.57
Lyndeborough.....	59.52	126.96	83.62
Madbury.....	65.46	552.95	29.97
Madison.....	....	342.96	55.87
Manchester.....	12,374.51	27,271.50	1,334.59
Marlborough.....	48.89	1,369.06	86.95
Marlow.....	1.68	1,166.55	53.28
Mason.....	24.32	276.50	51.43
Meredith.....	425.15	1,763.30	115.44
Merrimack.....	751.04	1,315.86	82.51
Middleton.....	....	215.56	34.41
Milan.....	96.04	13.59	85.10
Milford.....	811.11	2,595.47	193.88
Milton.....	77.05	967.19	116.55
Mont Vernon.....	46.95	444.34	37.74
Monroe.....	....	9.48	41.07
Moultonborough.....	....	367.10	128.02
Nashua.....	4,338.99	9,479.71	794.76
Nelson.....	2.31	533.44	39.59
New Boston.....	52.18	1,870.14	93.98
Newbury.....	....	540.18	56.24
Newcastle.....	13.32	546.65	47.36
New Durham.....	68.95	293.61	71.04
New Hampton.....	43.15	540.49	83.25
Newington.....	31.69	351.75	25.53
New Ipswich.....	....	1,083.93	93.61
New London.....	124.41	543.34	74.00
Newmarket.....	217.41	938.71	156.14
Newport.....	319.12	2,286.15	207.57
Newton.....	88.25	46.23	56.61
Northfield.....	400.18	942.22	56.61
North Hampton.....	46.22	494.69	44.40
Northumberland.....	250.53	15.17	112.85
Northwood.....	6.95	672.02	113.59
Nottingham.....	12.36	235.29	91.39
Orange.....	26.27	17.25	31.45
Orford.....	5.39	179.22	93.61
Ossipee.....	15.33	502.46	153.92
Pelham.....	148.97	445.67	62.53
Pembroke.....	1,312.61	1,652.94	132.46
Peterborough.....	19.13	3,231.44	119.51
Piermont.....	....	102.53	62.16
Pittsburg.....	....	....	41.07
Pittsfield.....	1.36	1,560.27	138.01
Plainfield.....	16.17	1,009.75	97.68
Plaistow.....	125.17	29.72	76.59
Plymouth.....	1,602.46	810.14	135.79
Portsmouth.....	4,460.89	12,681.03	764.79
Randolph.....	....	10.63	19.61
Raymond.....	93.15	576.75	113.59
Richmond.....	....	821.98	66.23
<i>Carried forward</i>	\$79,559.64	\$207,030.08	\$19,611.48

TABULAR STATEMENT, — *Continued.*

Towns.	Railroad Tax.	Savings-bank Tax.	Literary Fund.
<i>Brought forward</i>	\$79,559.64	\$207,030.08	\$19,611.48
Rindge.....	9.42	1,022.17	67.34
Rochester.....	983.66	4,601.45	401.45
Rollinsford.....	393.78	1,968.57	102.49
Roxbury.....	.....	198.08	13.69
Rumney.....	448.67	292.15	87.32
Rye.....	63.99	1,772.38	83.62
Salem.....	396.25	179.36	131.35
Salisbury.....	36.96	563.88	60.31
Sanbornton.....	149.94	1,330.91	95.46
Sandown.....	2.73	111.01	29.60
Sandwich.....	13.60	709.81	136.16
Seabrook.....	124.81	67.39	113.22
Sharon.....	.....	115.95	19.98
Shelburne.....	164.09	20.67	20.72
Somersworth.....	429.07	2,947.74	244.57
South Hampton.....	.95	10.72	23.68
South Newmarket.....	407.71	296.50	62.16
Springfield.....	23.10	182.16	69.19
Stark.....	98.86	23.86	59.94
Stewartstown.....	.....	.24	103.60
Stoddard.....	.....	470.68	54.39
Strafford.....	.47	673.02	126.17
Stratford.....	305.61	48.45	85.47
Stratham.....	289.35	505.68	61.05
Sullivan.....	.....	557.85	34.78
Sunapee.....	.....	373.49	78.81
Surry.....	3.63	346.44	23.31
Sutton.....	34.65	575.42	81.03
Swanzy.....	61.09	1,645.90	142.82
Tamworth.....	.....	387.48	114.33
Temple.....	12.86	378.35	29.60
Thornton.....	.....	57.29	74.37
Tilton.....	389.59	940.80	62.16
Troy.....	88.20	869.02	77.33
Tuftonborough.....	.....	314.73	77.70
Unity.....	.....	712.60	66.23
Wakefield.....	6.95	727.31	112.11
Walpole.....	359.30	916.12	146.89
Warner.....	102.66	1,276.01	115.44
Warren.....	255.12	475.25	69.56
Washington.....	.....	465.66	62.53
Waterville.....	.....	.....	1.11
Weare.....	138.98	1,963.03	140.97
Webster.....	121.80	975.59	58.09
Wentworth.....	416.57	186.81	79.18
Westmoreland.....	97.22	1,913.63	104.34
Whitefield.....	.....	117.74	118.77
Wilnot.....	39.00	411.33	98.05
Wilton.....	313.53	1,393.69	120.62
Winchester.....	57.39	1,173.81	219.41
Windham.....	295.67	315.61	55.50
Windsor.....	.....	11.03	5.18
Wolfeborough.....	8.59	1,786.34	149.48
Woodstock.....	.....	24.28	37.00
	\$86,710.46	\$246,435.52	\$24,421.11

ANNUAL REPORT
OF THE
BANK COMMISSIONERS
OF THE
STATE OF NEW HAMPSHIRE
TO
HIS EXCELLENCY THE GOVERNOR,
JUNE SESSION, 1879.

MANCHESTER:
JOHN B. CLARKE, STATE PRINTER.
1879.

ANNUAL REPORT
OF THE
BANK COMMISSIONERS,
1879.

To His Excellency the Governor of the State of New Hampshire : —

We, the undersigned, bank commissioners, have the honor to respectfully submit the following report for your consideration : —

In compliance with the general statutes, your commissioners have visited and examined all the banks and savings institutions in the State, and find the specific and aggregate standing of each institution at the date of our examination to be as follows : —

STATE BANK.

SALMON FALLS BANK, — ROLLINSFORD.

Incorporated 1851. Charter expires 1891.

President. — GEORGE W. ROBERTS.

Cashier. — W. H. MORTON. Bond, \$20,000, copy of which is on file in office of secretary of state. Date of bond, December, 1851. Sureties of bond are able to respond. Bond deposited with the president for safe-keeping. Annual compensation of cashier, \$200.

Directors. — G. W. Roberts, Joshua Converse, O. H. Lord, A. G. Haley, S. R. Griffin, Francis Plumer, O. S. Brown.

Examination, March 21, 1879.

STATEMENT.

Capital stock	\$50,000.00
Due depositors.....	22,258.22
Interest.....	13,997.79
Bills unredeemed.....	1,130.00
Dividends unpaid.....	1,545.00
Eliot National Bank.....	2,231.08
	<hr/> \$91,162.09

	Market Value.	Par Value.	Value on Books.
Loans secured on real estate.....	\$27,600.00	\$27,600.00	\$27,600.00
Loans on personal security.....	30,590.91	30,590.91	30,590.91
Loans on collateral security.....	23,197.67	23,197.67	23,197.67
Bay City (Mich.) bonds.....	5,000.00	5,000.00	4,875.00
Bank stock, First National, Denver, Col..	2,500.00	5,000.00	2,500.00
Real estate, bank building.....	1,854.25	1,854.25	1,854.25
Cash on hand.....	544.26	544.26	544.26
	<hr/> \$91,287.09	<hr/> \$93,787.09	<hr/> \$91,162.09

Two semi-annual dividends of 5 per cent each, made to stockholders in March and September.

Loans and investments are made by the directors and cashier, who meet as often as business requires.

An examination of the securities and books of the institution is made by a committee of the stockholders once a year.

Total amount of loans in the state, \$22,230.

Total amount of loans out of the state, \$59,158.58.

Total amount of investments in stocks and bonds out of the state, \$7,375.

Amount of national tax paid for the year ending December 31, 1878, \$342.35.

Number of single loans of \$1,000 or less to separate parties in the state, 42.

Total expense of institution for year ending December 31, 1878, exclusive of taxes, \$303.08.

Books of record well kept.

Daily cash balances deposited with the Eliot National Bank, Boston, which makes the collections of the bank in consideration of such deposits.

This bank receives 2½ per cent on account of its deposits in other banks.

Largest amount loaned to any individual corporation or company, \$11,000.

Amount of debts believed by the trustees to be bad, none.

Amount of debts believed by the trustees to be doubtful, \$800.

Amount of overdue paper, \$2,000.

Amount of call deposits not on interest in said bank, \$22,258.22.

SAVINGS BANKS.

ALTON FIVE CENTS SAVINGS BANK, — ALTON.

Incorporated 1869. Charter expires 1889.

President. — HENRY HURD.

Treasurer. — AMOS L. ROLLINS. Bond, \$25,000, copy of which is on file in office of secretary of state. Date of bond, March 29, 1870. Sureties of bond are able to respond. Bond deposited with the president for safe-keeping. Annual compensation of treasurer, \$150.

Trustees. — Henry Hurd, Amos L. Rollins, Jeremiah Jones, John W. Currier, L. S. Nute, John P. Clough, Nathaniel Stevens, John Walker, A. H. Sawyer, S. T. Roberts, O. J. Gilman, S. C. Wentworth, Charles A. Hatch, Charles H. Hurd, Morrison Bennett, Andrew Varney, Joshua W. Ayers.

Examination, February 26, 1879.

STATEMENT.

Due depositors	\$51,728.47
Surplus	302.13
Guaranty fund.....	370.00
	<hr/> \$52,400.60

	Market Value.	Par Value.	Value on Books.
Loans secured on real estate.....	\$29,764.23	\$29,764.23	\$29,764.23
Loans on personal security.	9,566.04	9,566.04	9,566.04
Loans on collateral security.....	2,114.00	2,114.00	2,114.00
State bonds, New Hampshire Gs.....	6,608.00	5,900.00	5,900.00
Real estate, acquired by foreclosure.....	525.00	525.00	525.00
Bank fixtures.....	470.55	470.55	470.55
Cash on hand.....	4,060.78	4,060.78	4,060.78
	<hr/> \$53,128.60	<hr/> \$52,400.60	<hr/> \$52,400.60

Number of depositors, 194. Decrease the past year, 6. Increase of deposits the past year, \$3,319.47.

Annual dividend of 4 per cent, December 7, 1878.

An extra dividend declared on all sums due depositors is made every five years; the last one was declared June, 1875, amounting to \$572.55, or about 1½ per cent per annum.]

Loans and investments are made by the investing committee, who meet as often as is necessary.

An examination of the securities and books of the institution is made by a committee of the trustees twice a year.

Indebtedness of the trustees as principal, \$950.00; as surety, \$35.00.

Total amount of loans in the state, \$41,529.30.†

Total amount of loans out of the state, none.

Total amount of investments in stocks and bonds in the state, \$5,900.

Total amount of investments in stocks and bonds out of the state, none.

Character of loans good.

Amount of state tax paid last year, \$463.16.

Amount of national tax paid for the year ending December 31, 1878, \$13.84.

Number having deposits of over \$2,000, 1.

Number of single loans of \$1,000 or less to separate parties in the state, 134.

Total expense of institution for year ending December 31, 1878, exclusive of taxes, \$209.47.

Books of record neatly kept. Reports are published as required by law.

Largest amount loaned to any individual corporation or company, \$4,000.

Amount of debts believed by the trustees to be bad, none.

Amount of debts believed by the trustees to be doubtful, none.

The funds of the institution are invested agreeably to chapter 4, section 3, Pamphlet Laws of 1869.

Premium on stocks and bonds, \$708.00.

Amount received from depositors for the year 1878, \$8,824.17.

Amount paid to depositors for the year 1878, \$5,504.70.

Number of accounts opened for the year ending December 31, 1878, 19.

Number of accounts closed for the year ending December 31, 1878, 25.

AMOSKEAG SAVINGS BANK, — MANCHESTER.

Incorporated 1852. Charter perpetual.

President and Treasurer. — MOODY CURRIER. Bond, \$150,000, copy of which is on file in office of secretary of state. Date of bond, June 27, 1878. Sureties of bond are able to respond. Bond deposited with Hon. Lucien B. Clough for safe-keeping. Annual compensation of treasurer and clerks, \$4,684.93.

Clerks. — J. E. Currier, teller; C. M. Currier, book-keeper.

Trustees. — Moody Currier, Stephen D. Green, Jacob F. James, Henry C. Merrill, Joseph E. Bennett, Lucien B. Clough, James A. Weston, George W. Riddle.

Examination, February 12, 13, and 14, 1879.

STATEMENT.

Due depositors	\$1,630,339.84
Surplus	60,609.60
Guaranty fund	80,000.00
	<hr/> \$1,770,949.44

	Market Value.	Par Value.	Value on Books.
Loans secured on real estate.....	\$415,335.00	\$415,335.00	\$415,335.00
Loans on personal security.....	85,916.91	85,916.91	85,916.91
Loans on collateral security.....	121,907.15	121,907.15	121,907.15
U. S. bonds.....	103,500.00	100,000.00	100,000.00
County, city, town, and district bonds...	343,600.00	331,500.00	325,050.00
Railroad bonds.....	249,325.00	279,000.00	269,325.00
Railroad stock.....	195,300.00	179,000.00	166,500.00
Bank stock.....	133,730.00	116,200.00	115,590.00
Manufacturing stock.....	88,200.00	75,000.00	75,000.00
New England Loan Company.....	25,500.00	25,500.00	25,500.00
Deposit in Amoskeag National Bank.....	28,497.88	28,497.88	28,497.88
Real estate, acquired by foreclosure.....	42,138.24	42,138.24	42,138.24
Cash on hand.....	189.26	189.26	189.26
	<hr/> \$1,833,139.44	<hr/> \$1,800,184.44	<hr/> \$1,770,949.44

Number of depositors, 4,920. Decrease the past year, 1,037. Decrease of deposits the past year, \$367,186.00.

Annual dividend of 5 per cent, July 1, 1878.

An extra dividend declared on all sums due depositors was declared July 1, 1873, amounting to 1 per cent per annum.

Loans and investments are made by the investing committee, who meet once a week.

An examination of the securities and books of the institution is made by a committee of the trustees quarterly.

Indebtedness of the trustees as principal, none; as surety, none.

Total amount of loans in the state, \$419,640.04.

Total amount of loans out of the state, \$203,519.02.

Total amount of investments in stocks and bonds in the state, \$250,400.

Total amount of investments in stocks and bonds out of the state, \$811,365.

Character of loans generally good.

Amount of state tax paid last year, \$17,015.02.

Amount of national tax paid for the year ending December 31, 1878, \$487.06.

Number having deposits of over \$2,000, 30.

Number of single loans of \$1,000 or less to separate parties in the state, 62.

Total expense of institution for year ending December 31, 1878, exclusive of taxes, \$5,813.05.

Books of record neatly kept. Reports are published as required by law.

Daily cash balances deposited with the Amoskeag National Bank, which makes the collections of the bank in consideration of such deposits.

Largest amount loaned to any individual corporation or company, \$65,000.

Amount of debts believed by the trustees to be bad, none.

Amount of debts believed by the trustees to be doubtful, about \$100.

The funds of the institution are not invested agreeably to chapter 4, section 3, Pamphlet Laws of 1869.

Premium on stocks and bonds, \$62,140.00.

Amount received from depositors for the year 1878, \$324,249.10.

Amount paid to depositors for the year 1878, \$691,435.10.

Number of accounts opened for the year ending December 31, 1878, 608.

Number of accounts closed for the year ending December 31, 1878, 1,645.

SCHEDULE OF THE BONDS AND STOCKS OF THE AMOSKEAG SAVINGS BANK.

BONDS.	Market Value.	Par Value.	Value on Books.
U. S. bonds, \$25,000 5s.....	\$103,500.00	\$100,000.00	\$100,000.00
“ “ \$50,000 5s.....			
“ “ \$25,000 6s.....			
COUNTY, CITY, TOWN, AND DISTRICT.			
City of Dayton, 8s.....	\$53,000.00	\$50,000.00	\$50,000.00
“ Cincinnati, 7 3-10s.....	55,000.00	50,000.00	50,000.00
“ Toledo, 8s.....	72,800.00	70,000.00	70,000.00
“ Des Moines, 10s.....	26,500.00	25,000.00	25,000.00
“ Kansas, 7s.....	28,800.00	32,000.00	25,600.00
“ Jackson Water-Works, 8s.....	40,000.00	40,000.00	40,000.00
“ Topeka, 8s.....	8,000.00	8,000.00	8,000.00
Lima Union School District, 8s.....	4,000.00	4,000.00	4,000.00
Lancaster county, Nebraska, 10s.....	2,500.00	2,500.00	2,450.00
Marion county, Indiana, 8s.....	53,000.00	50,000.00	50,000.00
	\$343,600.00	\$331,500.00	\$325,050.00
MISCELLANEOUS.			
New England Loan Company, 7s.....	\$25,500.00	\$25,500.00	\$25,500.00
RAILROAD.			
Jackson, Lansing, & Saginaw (White) 8s..	\$70,350.00	\$67,000.00	\$67,000.00
Iona & Lansing, 8s.....	10,600.00	10,000.00	10,000.00
Grand River Valley, 8s.....	48,875.00	50,000.00	50,000.00
Michigan Central, 8s.....	52,500.00	50,000.00	50,000.00
European & North American, 6s.....	20,000.00	50,000.00	43,750.00
Maine Central, 6s.....	22,500.00	25,000.00	21,575.00
Chicago & Iowa, 8s.....	22,500.00	25,000.00	25,000.00
Chicago, Clinton, Dubuque & Minn., 7s..	2,000.00	2,000.00	2,000.00
	\$249,325.00	\$279,000.00	\$269,325.00
STOCKS.			
BANK.			
Amoskeag National.....	\$102,680.00	\$86,400.00	\$86,400.00
Merchants' National, Toledo.....	10,000.00	10,000.00	10,000.00
Merchants' National, Boston.....	6,000.00	5,000.00	5,000.00
Second National, Boston.....	2,625.00	2,100.00	2,100.00
Tremont National, Boston.....	10,200.00	10,000.00	10,000.00
National Bank of Commerce, Boston.....	1,350.00	2,000.00	1,390.00
National Exchange, Boston.....	875.00	700.00	700.00
	\$133,730.00	\$116,200.00	\$115,590.00
RAILROAD.			
Chicago, Burlington & Quincy.....	\$64,900.00	\$55,000.00	\$55,000.00
Eastern, New Hampshire.....	11,200.00	16,000.00	16,000.00
Concord & Portsmouth.....	14,400.00	12,000.00	12,000.00
Manchester & Lawrence.....	66,300.00	51,000.00	51,000.00
Concord.....	15,000.00	10,000.00	10,000.00
Chicago, Clinton, Dubuque & Minnesota..	12,500.00	25,000.00	12,500.00
Quincy Railroad Bridge.....	11,000.00	10,000.00	10,000.00
	\$195,300.00	\$179,000.00	\$166,500.00

SCHEDULE OF THE BONDS AND STOCKS OF THE AMOSKEAG SAVINGS BANK,—
Continued.

STOCKS.	Market Value.	Par Value.	Value on Books.
MANUFACTURING.			
Amoskeag Manufacturing Company.....	\$21,700.00	\$14,000.00	\$14,000.00
Manchester Mills.....	37,500.00	30,000.00	30,000.00
Stark Mills.....	27,000.00	30,000.00	30,000.00
Manchester Gas-Light Company.....	2,000.00	1,000.00	1,000.00
	\$88,200.00	\$75,000.00	\$75,000.00

Bank Commissioners' Report.

ASHLAND SAVINGS BANK, — ASHLAND.

Incorporated 1872. Charter perpetual.

President. — JEREMIAH M. CALLEY.

Treasurer. — FRANK SCRIBNER. Bond, \$35,000, copy of which is on file in office of secretary of state. Date of bond, January 3, 1879. Sureties of bond are able to respond. Bond deposited with the president for safe-keeping. Annual compensation of treasurer, \$600.

Clerk. — Ida G. Scribner, paid by treasurer.

Trustees. — J. M. Calley, J. F. Keyes, Frank Scribner, John C. Smith, Thomas J. Sanborn, Hiram Hodgdon, Ambrose Scribner, Frank S. Hughes, Levi Clough, B. E. Plaisted, Allen B. Shepard.

Examination, February 25 and 26, 1879.

STATEMENT.

Due depositors.....	\$61,299.59
Surplus.....	2,229.77
Guaranty fund.....	1,465.58
Reduction by decree *.....	14,206.53
	\$79,201.47

	Market Value.	Par Value.	Value on Books.
Loans secured on real estate.....	\$28,800.75	\$28,800.75
Loans on personal security.....	31,322.02	31,322.02
Loans on collateral security.....	7,840.46	7,840.46
Balance on deposit in First National Bank, Boston.....	1,458.21	1,458.21
Notes sent to Boston for collection.....	906.89	906.89
Bank fixtures.....	769.41	769.41
Cash on hand.....	8,103.73	8,103.73
		\$79,201.47	\$79,201.47

Number of depositors, 436. Decrease the past year, 13. Decrease of deposits the past year, \$18,786.00.

Annual dividend of 5 per cent, January 1, 1879.

An extra dividend declared on all sums due depositors is made every two years; the last one was declared January 1, 1877, amounting to \$711.41, or about 1 per cent per annum.

Loans and investments are made by the investing committee, who meet once a week.

An examination of the securities and books of the institution is made by a committee of the trustees twice a year.

Indebtedness of the trustees as principal, \$1,856.36; as surety, \$16,128.74.

Total amount of loans in the state, \$51,115.62.

Total amount of loans out of the state, \$17,754.50.

Total amount of investments in stocks and bonds in the state, none.

Total amount of investments in stocks and bonds out of the state, none.

Amount of state tax paid last year, \$979.36.

Amount of national tax paid for the year ending December 31, 1878, none.

Number having deposits of over \$2,000, none.

Number of single loans of \$1,000 or less to separate parties in the state, 139.

Total expense of institution for year ending December 31, 1878, exclusive of taxes, \$1,102.71.

Books of record well kept. Reports are published as required by law.

Daily cash balances deposited with First National Bank, Boston, which makes the collections of the bank in consideration of such deposits.

Largest amount loaned to any individual corporation or company, \$7,000.

Amount of debts believed by the trustees to be bad, \$200.

Amount of debts believed by the trustees to be doubtful, \$8,729.10.

Amount of overdue business paper, \$14,991.71.

The funds of the institution are invested agreeably to chapter 4, section 3, Pamphlet Laws of 1869.

Amount received from depositors for the year 1878, \$41,725.66.

Amount paid to depositors for the year 1878, \$60,511.66.

Number of accounts opened for the year ending December 31, 1878, 110.

Number of accounts closed for the year ending December 31, 1878, 123.

*The deposit accounts of this bank were reduced, by order of the court and bank commissioners, agreeably to the provisions of the statute, one-sixth (16 $\frac{2}{3}$ per cent), December 24, 1878, on account of depreciated assets and securities of the institution.

Bank Commissioners' Report.

11

ASHUELOT SAVINGS BANK, — WINCHESTER.

Incorporated 1855. Charter expires 1895.

President. — EMERSON COOK.

Treasurer. — ELLERY ALBEE. Bond, \$30,000, copy of which is on file in office of secretary of state. Date of bond, January 7, 1879. Sureties of bond are able to respond. Bond deposited with the president for safe-keeping. Annual compensation of treasurer, \$400.

Trustees. — Emerson Cook, S. P. Randall, Ellery Albee, Willard Snow, Obadiah Sprague, W. S. Barrows, H. B. Robbins, Willard Hammond, Edward Alexander, Isaac Saben, Abel H. Cook, William Rixford, Charles W. Scott.

Examination, January 28, 1879.

STATEMENT.

Due depositors.....	\$145,613.45
Surplus.....	2,027.71
Guaranty fund.....	1,287.47
	<hr/> \$148,928.63

	Market Value.	Par Value.	Value on Books.
Loans secured on real estate.....	\$89,174.71	\$89,174.71	\$89,174.71
Loans on personal security.....	34,525.47	34,525.47	34,525.47
Loans on collateral security.....	8,142.70	8,142.70	8,142.70
U. S. Bonds.....	9,202.50	9,000.00	9,000.00
County, city, town, and district bonds....	700.00	700.00	700.00
Bank fixtures.....	275.00	275.00	275.00
Cash on hand.....	7,110.75	7,110.75	7,110.75
	<hr/> \$149,131.13	<hr/> \$148,928.63	<hr/> \$148,928.63

Number of depositors, 788. Increase the past year, 20. Increase of deposits the past year, \$3,960.50.

Semi-annual dividends of $2\frac{1}{2}$ per cent each, January and July.

An extra dividend declared on all sums due depositors is made every three years; the last one was declared July 1, 1877, amounting to $1\frac{1}{2}$ per cent.

Loans and investments are made by the investing committee, who meet as often as required.

An examination of the securities and books of the institution is made by a committee of the trustees twice a year.

Indebtedness of the trustees as principal, \$2,800; as surety, \$2,700.

Total amount of loans in the state, \$127,802.88.

Total amount of loans out of the state, \$4,020.

Total amount of investments in stocks and bonds in the state, \$700.

Total amount of investments in stocks and bonds out of the state, \$9,000. Character of loans good.

Amount of state tax paid last year, \$1,416.53.

Amount of national tax paid for the year ending December 31, 1878, \$60.99.

Number having deposits of over \$2,000, 6.

Number of single loans of \$1,000 or less to separate parties in the state, 227.

Total expense of institution for year ending December 31, 1878, exclusive of taxes, \$485.90.

Books of record well kept. Reports are published as required by law.

Daily cash balances deposited with the Winchester National Bank, which makes the collections of the bank in consideration of such deposits.

This bank receives no per cent on account of its deposits in other banks.

Largest amount loaned to any individual corporation or company, \$5,795.

Amount of debts believed by the trustees to be bad, none.

Amount of debts believed by the trustees to be doubtful, none.

The funds of the institution are invested agreeably to chapter 4, section 3, Pamphlet Laws of 1869.

Premium on stocks and bonds, \$202.50.

Amount received from depositors for the year 1878, \$26,384.28.

Amount paid to depositors for the year 1878, \$22,423.78.

Number of accounts opened for the year ending December 31, 1878, 91.

Number of accounts closed for the year ending December, 31, 1878, 71.

SCHEDULE OF THE BONDS OF THE ASHUELOT SAVINGS BANK.

BONDS.	Market Value.	Par Value.	Value on Books.
U. S. bonds, registered, 5-20s issued under act of March, 1865, payable at option of the Government after March, 1872.....	\$9,202.50	\$9,000.00	\$9,000.00
COUNTY, CITY, TOWN, AND DISTRICT.			
Cheshire county bonds.....	\$700.00	\$700.00	\$700.00

BELKNAP SAVINGS BANK, — LACONIA.

Incorporated 1868. Charter expires 1888.

President. — NAPOLEON B. GALE.

Treasurer. — BENJAMIN P. GALE. Bond, \$40,000, copy of which is on file in office of secretary of state. Date of bond, September 5, 1872. Sureties of bond able to respond. Bond deposited with James H. Tilton, one of the trustees, for safe-keeping. Annual compensation of treasurer, \$800.

Trustees. — Napoleon B. Gale, Joseph P. Pitman, Samuel W. Rollins, James H. Tilton, Samuel W. Sanders, Henry W. Peaslee, George L. Mead, E. F. Burleigh, Stephen L. Taylor, Lewis S. Perley, Gorham Swain, Erastus P. Jewell.

Examination, February 22, 1879.

STATEMENT.

Due depositors.....	\$345,329.30
Surplus.....	16,402.22
Guaranty fund.....	6,234.77
	<hr/> \$367,966.29

	Market Value.	Par Value.	Value on Books.
Loans secured on real estate.....	\$111,978.23	\$111,978.23	\$111,978.23
Loans on personal security.....	57,948.61	57,948.61	57,948.61
Loans on collateral security.....	12,668.00	12,668.00	12,668.00
U. S. bonds.....	10,000.00	10,000.00	9,950.00
County, city, town, and district bonds....	34,500.00	35,000.00	34,050.00
Railroad bonds.....	85,540.00	81,000.00	81,000.00
Bank stock.....	11,970.00	11,400.00	11,400.00
Balance on deposit in National Bank of Commerce, Boston.....	34,558.90	34,558.90	34,558.90
Real estate.....	9,008.52	9,008.52	9,008.52
Bank fixtures.....	1,300.00	1,300.00	1,300.00
Cash on hand.....	4,104.03	4,104.03	4,104.03
	<hr/> \$373,576.29	<hr/> \$368,966.29	<hr/> \$367,966.29

Number of depositors, 886. Decrease the past year, 12.

Decrease of deposits the past year, \$21,238.86.

Semi-annual dividends of $2\frac{1}{2}$ per cent each, March and September.

An extra dividend declared on all sums due depositors was made September 1, 1874, amounting to about 1 per cent per annum.

Loans and investments are made by the finance committee, who meet as business requires.

An examination of the securities and books of the institution is made by a committee of the trustees twice a year, March and September.

Total amount of loans in the state, \$163,600.47.

Total amount of loans out of the state, \$18,994.37.

Total amount of investments in stocks and bonds in the state, \$21,400.

Total amount of investments in stocks and bonds out of the state, \$119,061.

Amount of state tax paid last year, \$3,601.26.

Amount of national tax paid for the year ending December 31, 1878, none.

Number having deposits of over \$2,000, 2.

Number of single loans of \$1,000 or less to separate parties in the state, 232.

Total expense of institution for year ending December 31, 1878, exclusive of taxes, \$951.33.

Books of record well kept. Reports are published as required by law.

Daily cash balances deposited with National Bank of Commerce, Boston, which makes the collections of the bank in consideration of such deposits.

This bank receives 2 per cent on account of its deposits in other banks.

Largest amount loaned to any individual corporation or company, \$12,000.

Amount of debts believed by the trustees to be doubtful, about \$10,000.

Amount of overdue business paper, \$11,000.

The funds of the institution are invested agreeably to chapter 4, section 3, Pamphlet Laws of 1869.

Premium on stocks and bonds, \$5,610.

Amount received from depositors for the year 1878, \$52,173.02.

Amount paid to depositors for the year 1878, \$73,411.88.

Number of accounts opened for the year ending December 31, 1878, 120.

Number of accounts closed for the year ending December 31, 1878, 132.

SCHEDULE OF THE BONDS AND STOCKS OF THE BELKNAP SAVINGS BANK.

BONDS.	Market Value.	Par Value.	Value on Books.
U. S. bonds, 4 per cent consols.....	\$10,000.00	\$10,000.00	\$9,950.00
<hr/>			
COUNTY, CITY, TOWN, AND DISTRICT.			
County of Hamilton, Ill., 7s.....	\$5,000.00	\$5,000.00	\$4,050.00
County of Moultrie, Ill., 10s.....	4,500.00	5,000.00	5,000.00
Town of Buda, Ill., 10s.....	15,000.00	15,000.00	15,000.00
Township of Essex, Ill., 10s.....	5,000.00	5,000.00	5,000.00
Township of Penn, Ill., 10s.....	5,000.00	5,000.00	5,000.00
	\$34,500.00	\$35,000.00	\$34,050.00
<hr/>			
RAILROAD.			
Boston, Concord, & Montreal, 7s.....	\$10,800.00	\$10,000.00	\$10,000.00
Detroit, Lansing, & Northern, 7s.....	5,550.00	5,000.00	5,000.00
Grand River Valley, 8s.....	10,500.00	10,000.00	10,000.00
Jackson, Lansing, & Saginaw, 8s.....	58,690.00	56,000.00	56,000.00
	\$85,540.00	\$81,000.00	\$81,000.00
<hr/>			
STOCKS.			
<hr/>			
BANK.			
114 shares Laconia National.....	\$11,970.00	\$11,400.00	\$11,400.00

BRISTOL SAVINGS BANK, — BRISTOL.

Incorporated 1868. Charter expires 1888.

President. — SAMUEL K. MASON.*Treasurer.* — GEORGE M. CAVIS. Bond, \$25,000, copy of which is on file in office of secretary of state. Date of bond, February 8, 1875. Sureties of bond are able to respond. Bond deposited with the president for safe-keeping. Annual compensation of treasurer not fixed.*Trustees.* — Samuel K. Mason, Daniel Mason, William A. Berry, Albert Blake, Lewis W. Fling, L. W. Hammond, B. F. Holden, B. F. Perkins, M. W. White.

Examination, January 28, 1879.

STATEMENT.

Due depositors.....	\$159,478.19
Surplus.....	1,691.04
Guaranty fund.....	2,404.26
	<hr/> \$163,573.49

	Market Value.	Par Value.	Value on Books.
Loans secured on real estate.....	\$110,487.27	\$110,487.27	\$110,487.27
Loans on personal security.....	19,456.60	19,456.60	19,456.60
Loans on collateral security.....	14,342.93	14,342.93	14,342.93
County, city, town, and district bonds....	13,000.00	13,000.00	13,000.00
Railroad bonds.....	6,300.00	6,000.00	6,000.00
Bank fixtures.....	375.00	375.00	.....
Cash on hand.....	286.69	286.69	286.69
	<hr/> \$164,248.49	<hr/> \$163,948.49	<hr/> \$163,573.49

Number of depositors, 633. Increase the past year, 7. Increase of deposits the past year, \$6,745.52.

Annual dividend of 5 per cent, January 1, 1879.

An extra dividend declared on all sums due depositors is made every two years; the last one was declared January 1, 1875, amounting to \$426.30, or about 1 per cent per annum.

Loans and investments are made by the investing committee, who meet as occasion requires. An examination of the securities and books of the institution is made by a committee of the trustees twice a year, June and December.

Indebtedness of the trustees as principal, \$12,806; as surety, \$2,036.62.

Total amount of loans in the state, \$104,286.80.

Total amount of loans out of the state, \$40,000.

Total amount of investments in stocks and bonds in the state, \$5,000.

Total amount of investments in stocks and bonds out of the state, \$14,000.

Character of loans are very fair.

Amount of state tax paid last year, \$1,338.40.

Number of single loans of \$1,000 or less to separate parties in the state, 239.

Total expense of institution for year ending December 31, 1878, exclusive of taxes, \$1,294.*

Books of record well kept. Reports are published as required by law.

Daily cash balances deposited with Shoe and Leather National Bank, Boston, which makes the collections of the bank in consideration of such deposits.

This bank receives 2½ per cent on account of its deposits in other banks.

Largest amount loaned to any individual corporation or company, \$12,100.

Amount of debts believed by the trustees to be bad, none.

Amount of debts believed by the trustees to be doubtful, none.

The funds of the institution are invested agreeably to chapter 4, section 3, Pamphlet Laws of 1869.

Premium on stocks and bonds, \$300.

Amount received from depositors for the year 1878, \$59,356.59.

Amount paid to depositors for the year 1878, \$52,611.07.

Number of accounts opened for the year ending December 31, 1878, 132.

Number of accounts closed for the year ending December 31, 1878, 125.

* This amount includes the amount paid out for repairs of safe in September, 1878, occasioned by injury from burglars, and for one year's rent of a box in the safe deposit vaults, Boston.

Accrued interest on bonds at date of examination, \$798.67.

SCHEDULE OF THE BONDS OF THE BRISTOL SAVINGS BANK.

BONDS.	Market Value.	Par Value.	Value on Books.
COUNTY, CITY, TOWN, AND DISTRICT.			
Springfield, Ill., 7s.....	\$5,000.00	\$5,000.00	\$5,000.00
Decatur, Ill., 7s.....	5,000.00	5,000.00	5,000.00
Sandusky, Ohio, 7s.....	3,000.00	3,000.00	3,000.00
	\$13,000.00	\$13,000.00	\$13,000.00
RAILROAD.			
Michigan Central, Mich., 7s.....	\$1,050.00	\$1,000.00	\$1,000.00
Concord & Claremont, N. H., 7s.....	5,250.00	5,000.00	5,000.00
	\$6,300.00	\$6,000.00	\$6,000.00

CHESHIRE PROVIDENT INSTITUTION, — KEENE.

Incorporated 1833. Renewed 1853-1873. Charter expires 1893.

President. — F. A. FAULKNER.*Treasurer.* — GEORGE TILDEN. Bond, \$100,000, copy of which is on file in office of secretary of state. Date of bond, January 1, 1869. Sureties of bond are able to respond. Bond deposited with the president for safe-keeping. Annual compensation of treasurer, \$1,500.*Clerk.* — Mrs. L. E. Kingsbury. Annual compensation of clerk, \$400.*Trustees.* — C. S. Faulkner, J. Henry Elliot, William Dinsmoor, W. S. Briggs, H. C. Piper, B. H. Porter, G. W. Tilden, Bolivar Lovell, Barrett Ripley, C. J. Amidon, E. C. Thayer, Edward Farrar, J. J. Allen, jr., Francis C. Faulkner, Josiah G. Bellows.

Examination, March 4 and 5, 1879.

STATEMENT.

Due depositors *.....	\$1,922,698.35
Guaranty fund	37,138.77
	<u>\$1,959,837.12</u>

	Market Value.	Par Value.	Value on Books.
Loans secured on real estate.....	\$940,252.34	\$940,252.34	\$940,252.34
Loans on personal security.....	256,320.00	256,320.00	256,320.00
Loans on collateral security.....	64,546.50	64,546.50	64,546.50
State bonds.....	34,732.00	33,700.00	31,390.00
County, city, town, and district bonds....	318,020.94	313,477.50	304,963.94
Railroad bonds.....	90,963.33	90,600.00	89,763.33
Railroad stock.....	69,324.00	72,200.00	68,001.63
Bank stock.....	20,125.00	16,100.00	19,980.00
Miscellaneous investments.....	75,749.40	71,000.00	72,154.40
Balance on deposit in Cheshire and Ashuelot National Banks, Keene.....	49,580.21	49,580.21	49,580.21
Real estate.....	60,000.00	60,000.00	60,000.00
Cash on hand.....	2,884.77	2,884.77	2,884.77
	<u>\$1,983,098.49</u>	<u>\$1,970,661.32</u>	<u>\$1,959,837.12</u>

Number of depositors, 5,891. Decrease the past year, 120. Decrease of deposits the past year, \$65,516.12.

Semi-annual dividends of 2½ per cent each, January and July.

Last extra dividend was declared on all sums due depositors in 1874, about ¾ per cent per annum.

Loans and investments are made by the investing committee, who meet when called together. An examination of the securities and books of the institution is made by a committee of the trustees four times a year.

Indebtedness of the trustees as principal, \$3,500; as surety, \$9,000.

Total amount of loans in the state, \$1,010,000.98.

Total amount of loans out of the state, \$228,565.00.

Total amount of investments in stocks and bonds in the state, \$26,234.40.

Total amount of investments in stocks and bonds out of the state, \$560,018.90.

Character of loans generally good.

Amount of state tax paid last year, \$18,549.66.

Amount of national tax paid for the year ending December 31, 1878, \$960.08.

Number having deposits of over \$2,000, 45.

Number of single loans of \$1,000 or less to separate parties in the state, 842.

Total expense of institution for year ending December 31, 1878, exclusive of taxes, \$3,500.

Books of record well kept. Reports are published as required by law.

Daily cash balances deposited with Cheshire and Ashuelot National Banks, Keene, which make the collections of the bank in consideration of such deposits.

Largest amount loaned to any individual corporation or company, \$37,000.

Amount of debts believed by the trustees to be bad, \$2,000.

Amount of debts believed by the trustees to be doubtful, \$2,000.

The funds of the institution are invested agreeably to chapter 4, section 3, Pamphlet Laws of 1869.

Premiums on stocks and bonds, \$28,261.37.

Amount received from depositors for the year 1878, \$255,334.06.

Amount paid to depositors for the year 1878, \$320,850.18.

Number of accounts opened for the year ending December 31, 1878, 557.

Number of accounts closed for the year ending December 31, 1878, 677.

* January dividend not included.

SCHEDULE OF THE BONDS AND STOCKS OF THE CHESHIRE PROVIDENT INSTITUTION FOR SAVINGS.

BONDS.	Market Value.	Par Value.	Value on Books.
STATE.			
Missouri, 6s.....	\$19,150.00	\$19,000.00	\$16,690.00
Iowa, 7s.....	15,582.00	14,700.00	14,700.00
	\$34,732.00	\$33,700.00	\$31,390.00
COUNTY, CITY, TOWN, AND DISTRICT.			
Clay county.....	\$9,400.00	\$10,000.00	\$8,600.00
O'Brien county.....	9,997.50	10,000.00	9,497.50
Sangamon county.....	10,200.00	10,000.00	9,410.00
Jefferson county.....	1,702.38	1,702.50	1,617.38
Cowley county.....	10,200.00	10,000.00	9,800.00
Shawnee county, 10s.....	20,500.00	20,000.00	20,500.00
Mason county, 10s.....	10,800.00	10,000.00	10,600.00
Schuyler county.....	9,500.00	10,000.00	8,450.00
Washington county, 10s.....	5,025.00	5,000.00	4,875.00
Rice county, 10s.....	5,100.00	5,000.00	5,000.00
Paulding county, 8s.....	6,345.10	6,000.00	6,345.00
Henry county, 6s.....	5,000.00	5,000.00	4,625.00
Woodbury county.....	20,000.00	20,000.00	20,000.00
Plymouth county, 7s.....	6,000.00	6,000.00	6,000.00
Kansas school.....	600.00	600.00	600.00
Minnesota school.....	3,300.00	3,000.00	3,300.00
Jersey city, 7s.....	10,300.00	10,000.00	10,000.00
Sioux city, 8s.....	2,011.00	2,000.00	1,991.00
Toledo city, 8s.....	10,600.00	10,000.00	9,800.00
Grand Rapids city, 8s.....	27,250.00	25,000.00	25,000.00
Terre Haute, city, 8s.....	15,475.00	15,000.00	14,950.00
Muskegan city, 8s.....	16,200.00	15,000.00	14,850.00
Pomroy city, 8s.....	10,100.00	10,000.00	9,950.00
Evansville city, 7s.....	9,250.00	10,000.00	8,750.00
Hyde Park city, 7s.....	9,998.06	10,000.00	9,498.06
East Saginaw city, 7s.....	13,532.50	13,500.00	13,432.50
Osage Mission city.....	8,000.00	10,000.00	7,500.00
Decatur city, 7s.....	10,000.00	10,000.00	9,900.00
Keene city, 6s.....	500.00	500.00	500.00
Sioux city, 7s.....	10,000.00	10,000.00	10,000.00
Lake township, 7s.....	10,000.00	10,000.00	9,450.00
Monticello township, 8s.....	5,000.00	5,000.00	5,000.00
Richland township, 8s.....	3,499.50	3,500.00	3,237.50
Bridge Road township.....	1,500.00	1,500.00	1,500.00
Sioux city, Ind., S. D.....	3,675.00	3,675.00	3,675.00
Washington county.....	6,760.00	6,500.00	6,760.00
	\$318,020.94	\$313,877.50	\$305,063.94
RAILROAD.			
Michigan Central, 7s.....	\$13,100.00	\$12,000.00	12,000.00
Louisiana & Missouri River, 8s.....	9,725.00	10,000.00	9,225.00
Chicago, Burlington, & Quincy, 7s.....	22,475.00	20,000.00	19,275.00
Jackson, Lansing, & Saginaw, 8s.....	27,063.33	30,000.00	30,603.33
Cheshire, 6s.....	600.00	600.00	600.00
New York, Bay Ridge, & Jamaica, 7s.....	18,000.00	18,000.00	18,000.00
	\$90,963.33	\$90,600.00	\$89,763.33
OTHER INVESTMENTS.			
Keene Gas-Light Co.....	\$5,999.40	\$6,000.00	\$5,654.40
New England Loan Co.....	15,750.00	15,000.00	15,000.00
New England Mortgage and Security Co..	54,000.00	50,000.00	51,500.00
	\$75,749.40	\$71,000.00	\$72,154.40

SCHEDULE OF THE BONDS AND STOCKS OF THE CHESHIRE PROVIDENT INSTITUTION FOR SAVINGS, — *Continued.*

STOCKS.	Market Value.	Par Value.	Value on Books.
BANK.			
21 shares Keene National.....	\$2,625.00	\$2,100.00	\$2,640.00
90 shares Winchester National.....	11,250.00	9,000.00	11,235.00
50 shares Ashuelot National.....	6,250.00	5,000.00	6,105.00
	\$20,125.00	\$16,100.00	\$19,980.00
RAILROAD.			
112 shares Fitchburg.....	\$13,104.00	\$11,200.00	\$11,200.00
200 shares Pittsburg, Fort Wayne, & Chicago	21,200.00	20,000.00	18,714.00
420 shares Morris & Essex.....	17,220.00	21,000.00	19,770.75
400 shares Cleveland & Pittsburg.....	18,400.00	20,000.00	18,316.88
	\$69,924.00	\$72,200.00	\$68,001.63

CHINA SAVINGS BANK, — ALLENTOWN (VILLAGE OF SUNCOOK).

Incorporated 1869. Charter expires 1889.

President. — NATT HEAD.

Treasurer. — CHARLES F. HILDRETH. Bond, \$25,000. Date of bond, June 27, 1870. Sureties of bond able to respond. Bond deposited with secretary of state for safe-keeping. Annual compensation of treasurer, \$184.87.

Trustees. — Natt Head, William Haseltine, James F. Langmaid, Jesse Gault, David L. Jewell, Philip Sargent, Eleazer M. Wilson, Charles Williams, Moody K. Wilson.

Examination, January 25, 1879.

STATEMENT.

Due depositors.....	\$53,565.23
Surplus.....	436.49
Guaranty fund.....	695.00
	<hr/>
	\$54,696.72

	Market Value.	Par Value.	Value on Books.
Loans secured on real estate.....	\$21,962.49	\$21,962.49	\$21,962.49
Loans on personal security.....	7,426.25	7,426.25	7,426.25
Loans on collateral security.....	1,275.21	1,275.21	1,275.21
County, city, town, and district bonds....	22,744.00	21,700.00	21,984.00
Bank fixtures.....	180.00	180.00	180.00
Cash on hand....	1,868.77	1,868.77	1,868.77
	<hr/>	<hr/>	<hr/>
	\$55,456.72	\$54,412.72	\$54,696.72

Number of depositors, 320. Increase the past year, 14.

Increase of deposits the past year, \$2,174.74.

Annual dividend of 5 per cent October 1, 1878.

An extra dividend declared on all sums due depositors is made every five years; the last one declared October 1, 1876, amounting to 1 per cent per annum.

Loans and investments are made by the investing committee, who meet once in two weeks.

An examination of the securities and books of the institution is made by a committee of the trustees twice a year, January and July.

Indebtedness of the trustees as principal, and as surety, none.

Total amount of loans in the state, \$30,663.95.

Total amount of loans out of the state, none.

Total amount of investments in stocks and bonds in the state, none.

Total amount of investments in stocks and bonds out of the state, \$21,984.

Amount of state tax paid last year, \$436.17.

Number having deposits of over \$2,000, none.

Number of single loans of \$1,000 or less to separate parties in the state, 51.

Total expense of institution for year ending December 31, 1878, exclusive of taxes, \$205.87.

Books of record well kept. Reports are published as required by law.

Largest amount loaned to any individual corporation or company, \$3,000.

Amount of debts believed by the trustees to be bad, none.

The funds of the institution are invested agreeably to chapter 4, section 3, Pamphlet Laws of 1869.

Premium on stocks and bonds, \$760.

Amount received from depositors for the year 1878, \$36,975.25.

Amount paid to depositors for the year 1878, \$34,800.51.

Number of accounts opened for the year ending December 31, 1878, 106.

Number of accounts closed for the year ending December 31, 1878, 92.

SCHEDULE OF THE BONDS OF THE CHINA SAVINGS BANK.

BONDS.	Market Value.	Par Value.	Value on Books.
COUNTY, CITY, TOWN, AND DISTRICT.			
Rock Island, Ill., 6s.	\$2,020.00	\$2,000.00	\$2,000.00
Toledo, Ohio, 6s.	2,050.00	2,000.00	2,040.00
Quincy, Ill., 6s.	900.00	1,000.00	375.00
Marshalltown, Iowa, 8s.	2,200.00	2,000.00	2,150.00
Champagne county, 8s.	1,070.00	1,000.00	1,055.00
Minneapolis, Minn., 8s.	3,330.00	3,000.00	3,315.00
St. Paul, Minn., 7s.	2,150.00	2,000.00	2,142.00
Hyde Park, Ill., 7s.	2,060.00	2,000.00	2,000.00
Washington, Ind., 8s.	1,050.00	1,000.00	1,040.00
Lucas county, 7s.	1,024.00	1,000.00	1,020.00
Adams county, 8s.	210.00	200.00	207.00
Akron, Ohio, 7s.	1,040.00	1,000.00	1,035.00
Dayton, Ohio, 6s.	3,105.00	3,000.00	3,105.00
New England Loan Co., 7s.	535.00	500.00	500.00
	\$22,744.00	\$21,700.00	\$21,984.00

CITY SAVINGS BANK, — NASHUA.

Incorporated 1863. Charter expires 1883.

President. — EDWARD P. EMERSON.

Treasurer. — ELBRIDGE P. BROWN. Bond, \$30,000, copy of which is on file in office of secretary of state. Date of bond, August 1, 1876. Sureties of bond able to respond. Bond deposited with the president for safe-keeping. Annual compensation of treasurer, \$1,000, including clerk hire.

Clerk. — Edward P. Emerson.

Trustees. — Edward P. Emerson, John G. Blunt, John A. Spalding, Charles H. Burns, Stephen D. Greeley, Thomas J. Laton, Edward Hardy, James M. Swallow, Luther A. Roby. Examination, January 20 and 21, 1879.

STATEMENT.

Due depositors.....	\$136,454.28
Surplus.....	1,836.47
Guaranty fund.....	1,000.00
	<hr/> \$139,290.75

	Market Value.	Par Value.	Value on Books.
Loans secured on real estate.....	\$42,592.21	\$42,592.21	\$42,592.21
Loans on personal security.....	11,111.00	11,111.00	11,111.00
Loans on collateral security.....	19,654.10	19,654.10	19,654.10
County, city, town, and district bonds ...	9,760.00	8,900.00	8,900.00
Railroad bonds.....	8,050.00	100,700.00	7,763.42
Railroad stock.....	15,906.00	16,550.00	14,305.00
Bank stock.....	28,036.00	25,260.00	25,880.00
Balance on deposit in First National Bank, Nashua.....	5,727.36	5,727.36	5,727.36
Real estate, acquired by foreclosure.....	3,200.00	3,200.00	3,200.00
Cash on hand.....	157.66	157.66	157.66
	<hr/> \$144,194.33	<hr/> \$233,852.33	<hr/> \$139,290.75

Number of depositors, 1,530. Decrease the past year, 144.

Decrease of deposits the past year, \$5,459.87.

Annual dividend of 5 per cent October 1, 1878. No extra dividend declared.

Loans and investments are made by the investing committee, who meet as often as occasion requires.

An examination of the securities and books of the institution is made by a committee of the trustees twice a year.

Indebtedness of the trustees as principal, \$10,750; as surety, \$100.

Total amount of loans in the state, \$72,865.18.

Total amount of loans out of the state, \$1,000.

Total amount of investments in stocks and bonds in the state, \$53,970.

Total amount of investments in stocks and bonds out of the state, \$2,878.42.

Character of loans medium.

Amount of state tax paid last year, \$1,173.51.

Amount of national tax paid for the year ending December 31, 1878, none.

Number of single loans of \$1,000 or less to separate parties in the state, 35.

Total expense of institution for year ending December 31, 1878, exclusive of taxes, \$1,416.10.

Books of record well kept. Reports are published as required by law

Daily cash balances deposited with First National Bank, Nashua, which makes the collections of the bank in consideration of such deposits.

Largest amount loaned to any individual corporation or company, \$10,500.

The funds of the institution are invested agreeably to chapter 4, section 3, Pamphlet Laws of 1869.

Premium on stocks and bonds, \$4,903.58.

Amount received from depositors for the year 1878, \$34,078.61.

Amount paid to depositors for the year 1878, \$39,538.48.

Number of accounts opened for the year ending December 31, 1878, 72.

Number of accounts closed for the year ending December 31, 1878, 216.

SCHEDULE OF THE BONDS AND STOCKS OF THE CITY (NASHUA) SAVINGS BANK.

BONDS.	Market Value.	Par Value.	Value on Books.
COUNTY, CITY, TOWN, AND DISTRICT.			
City of Nashua, 6s.....	\$9,760.00	\$8,900.00	\$8,900.00
RAILROAD.			
Union Pacific sinking fund, 8s.....	\$3,165.00	\$3,000.00	\$2,878.42
Nashua, Acton, & Boston.....	4,885.00	97,700.00	4,885.00
	\$8,050.00	\$100,700.00	\$7,763.42
STOCKS.			
BANK.			
First National Bank, Nashua, 227 shares..	\$24,516.00	\$22,700.00	\$23,320.00
Indian Head National Bank, 32 shares, par \$80.....	3,520.00	2,560 00	2,560.00
	\$28,036.00	\$25,260.00	\$25,880.00
RAILROAD.			
Wilton, 119 shares.....	\$12,614.00	\$11,900.00	\$10,135.00
Peterborough, 25 shares.....	1,250.00	2,500.00	1,875.00
Concord, 3 shares.....	222.00	150.00	225.00
Nashua & Lowell, 20 shares.....	1,820.00	2,000.00	2,070.00
	\$15,906.00	\$16,550.00	\$14,305.00

COCHECO SAVINGS BANK, — DOVER.

Incorporated 1872. Charter expires 1892.

President. — GEORGE W. TASH.

Treasurer. — HARRY HOUGH. Bond, \$35,000, copy of which is on file in office of secretary of state. Date of bond, December 1, 1877. Sureties of bond are able to respond. Bond deposited with the vice-president for safe-keeping. Annual compensation of treasurer, \$900.

Trustees. — George W. Tash, John H. Leighton, J. C. Hutchins, James E. Lothrop, John C. Plummer, C. W. Thurston, George A. Thompson, Franklin Freeman, E. C. Kinnear, Ralph Hough, C. H. Ricker, Harry Hough, Harrison Haley, C. W. Wiggin, Thomas Bennett, L. S. Rand, O. J. Lewis.

Examination, February 19, 1879.

STATEMENT.

Due depositors.....	\$148,619.78
Surplus.....	1,762.97
Guaranty fund.....	3,205.25
	<hr/> \$153,588.00

	Market Value.	Par Value.	Value on Books.
Loans secured on real estate.....	\$106,981.30	\$106,981.30	\$106,981.30
Loans on personal security.....	4,300.00	4,300.00	4,300.00
Loans on collateral security.....	8,602.65	8,602.65	8,602.65
County, city, town, and district bonds....	11,000.00	10,000.00	10,815.00
Railroad bonds.....	5,850.00	5,000.00	4,918.75
Bank stock.....	16,200.00	16,200.00	17,497.83
Balance on deposit in Cochecho National Bank.....	472.47	472.47	472.47
	<hr/> \$153,406.42	<hr/> \$151,556.42	<hr/> \$153,588.00

Number of depositors, 992. Increase the past year, 87. Decrease of deposits the past year, \$37,788.95.

Two semi-annual dividends of 2½ per cent each, January and July.

An extra dividend declared on all sums due depositors is made every two years; the last one was declared January 5, 1877, amounting to \$3,537.09, or about 2 per cent per annum.

Loans and investments are made by the investing committee, who meet when necessary.

An examination of the securities and books of the institution was made by a committee of the trustees December 12, 1878.

Indebtedness of the trustees as principal, \$20,799.17; as surety, \$1,367.85.

Total amount of loans in the state, \$112,463.95.

Total amount of loans out of the state, \$7,420.

Total amount of investments in stocks and bonds out of the state, \$15,000.

Amount of state tax paid last year, \$1,804.03.

Amount of national tax paid for the year ending December 31, 1878, \$93.75.

Number having deposits of over \$2,000, 6.

Number of single loans of \$1,000 or less to separate parties in the state, 70.

Total expense of institution for year ending December 31, 1878, exclusive of taxes, \$1,413.29.

Books of record well kept. Reports are published as required by law.

Daily cash balances deposited with Cochecho National Bank, which makes the collections of the bank in consideration of such deposits.

This bank receives no interest on account of its deposits in other banks.

Largest amount loaned to any individual corporation or company, \$8,000.

Amount of debts believed by the trustees to be doubtful, \$2,000.

Amount of overdue paper, \$18,512.35.

The funds of the institution are invested agreeably to chapter 4, section 3, Pamphlet Laws of 1869.

Premium on stocks and bonds, \$1,850.

Amount received from depositors for the year 1878, \$43,599.92.

Amount paid to depositors for the year 1878, \$83,388.87.

Number of accounts opened for the year ending December 31, 1878, 87.

Number of accounts closed for the year ending December 31, 1878, 116.

SCHEDULE OF THE BONDS AND STOCKS OF THE COCHECO SAVINGS BANK.

BONDS.	Market Value.	Par Value.	Value on Books.
COUNTY, CITY, TOWN, AND DISTRICT.			
Chicago city (water loan), 7s.....	\$11,000.00	\$10,000.00	\$10,815.00
RAILROAD.			
Boston & Maine, 7s.....	\$5,850.00	\$5,000.00	\$5,500.00
STOCKS.			
BANK.			
157 shares Cocheco National, Dover.....	\$15,700.00	\$15,700.00	\$16,994.50
5 shares Farmington National, Farmington.....	500.00	500.00	503.33
	\$16,200.00	\$16,200.00	\$17,497.83

CONNECTICUT RIVER SAVINGS BANK, — CHARLESTOWN.

Incorporated 1831. Charter perpetual.

President. — SAMUEL WEBBER.*Vice-President.* — EDMUND L. CUSHING.

Treasurer. — GEORGE OLCOTT. Bond, \$35,000, copy of which is on file in office of secretary of state. Date of bond, March 17, 1870. Sureties of bond are able to respond. Bond deposited with the president for safe-keeping. Annual compensation of treasurer, \$1,200.

Clerk. — Charles C. Kimball.

Trustees. — Samuel Webber, Edmund L. Cushing, Richard Robertson, Brooks Kimball, Charles C. Kimball, Samuel Walker, Herbert B. Viall, L. H. Royce, William H. Labaree, Franklin A. Putnam, George Olcott, Joseph G. Briggs, Eben H. Tidd, Judge T. Dinsmore, John W. Taylor, S. Bond, Benjamin W. Whipple, Benjamin W. Labaree.

Examination, March 11, 1879.

STATEMENT.

Due depositors.....	\$329,426.18
Surplus.....	609.87
Guaranty fund.....	5,500.00
	<hr/> \$335,536.05

	Market Value.	Par Value.	Value on Books.
Loans secured on real estate.....	\$194,133.96	\$194,133.96	\$194,133.96
Loans on personal security.....	40,113.03	40,113.03	40,113.03
Loans on collateral security.....	18,984.61	18,984.61	18,984.61
County, city, town, and district bonds...	55,975.50	52,300.00	54,955.50
Bank stock.....	6,996.00	5,300.00	6,770.00
Interest due.....	2,708.00		
Real estate, acquired by foreclosure.....	2,600.00	2,600.00	2,590.00
Cash on deposit with Connecticut River National Bank.....	17,988.95	17,988.95	17,988.95
	<hr/> \$339,500.05	<hr/> \$331,420.55	<hr/> \$335,536.05

Number of depositors, 1,013. Decrease the past year, 170. Increase of deposits the past year, \$7,505.96.

Two semi-annual dividends of 2½ per cent each, May 5 and November 5.

An extra dividend declared on all sums due depositors is made every five years; the last one was declared May, 1865, amounting to about 1 per cent per annum.

Loans and investments are made by the investing committee, who meet when occasion requires.

An examination of the securities and books of the institution is made by a committee of the trustees twice a year.

Indebtedness of the trustees as principal, \$28,100; as surety, nothing.

Total amount of loans in the state, \$105,445.60.

Total amount of loans out of the state, \$147,786.

Total amount of investments in stocks and bonds in the state, \$7,070.

Total amount of investments in stocks and bonds out of the state, \$54,655.50.

Character of loan good.

Amount of state tax paid last year, \$3,178.18.

Amount of national tax paid for the year ending December 31, 1878, \$362.52.

Number having deposits of over \$2,000, 7.

Number of single loans of \$1,000 or less to separate parties in the state, 78.

Total expense of institution for year ending December 31, 1878, exclusive of taxes, \$1,341.11.

Books of record well kept. Reports are published as required by law.

Daily cash balances deposited with Connecticut River National Bank, which makes the collections of the bank in consideration of such deposits.

This bank receives no interest on account of its deposits in other banks.

Largest amount loaned to any individual corporation or company, \$11,000.

Amount of debts believed by the trustees to be bad, none.

Amount of debts believed by the trustees to be doubtful, none.

Amount of overdue business paper, none.

The funds of the institution are not invested agreeably to chapter 4, section 3, Pamphlet Laws of 1869.

Premium on stocks and bonds, \$5,371.50.

Amount received from depositors for the year 1878, \$109,841.81.

Amount paid to depositors for the year 1878, \$102,235.85.

Number of accounts opened for the year ending December 31, 1878, 116.

Number of accounts closed for the year ending December 31, 1878, 286.

SCHEDULE OF THE BONDS AND STOCKS OF THE CONNECTICUT RIVER SAVINGS BANK.

BONDS.	Market Value.	Par Value.	Value on Books.
COUNTY, CITY, TOWN, AND DISTRICT.			
Portland city, 6s.....	\$6,120.00	\$6,000.00	\$6,000.00
Hartford city, 6s.....	11,000.00	10,000.00	10,600.00
St. Louis city, 6s.....	5,300.00	5,000.00	5,250.00
St. Louis city, 6s.....	5,300.00	5,000.00	5,250.00
Cleveland city, 6s.....	5,350.00	5,000.00	5,150.00
Chicago city, 7s.....	10,900.00	10,000.00	10,700.00
Charlestown, town, 5s.....	300.00	300.00	300.00
Springfield, Vt., town, 5s.....	4,000.00	4,000.00	4,000.00
Rockingham, Vt., town, 6s.....	1,000.00	1,000.00	1,000.00
Cincinnati city, 7s.....	6,705.50	6,000.00	6,705.50
	\$55,975.50	\$52,300.00	\$54,955.50
STOCKS.			
BANK.			
Connecticut River National.....	\$5,808.00	\$4,400.00	\$5,600.00
Connecticut River National.....	1,188.00	900.00	1,170.00
	\$6,996.00	\$5,300.00	\$6,770.00

CONWAY SAVINGS BANK, — CONWAY.

Incorporated 1869. Charter perpetual.

President. — HIRAM C. ABBOTT.*Vice-President.* — SUMNER C. HILL.*Treasurer.* — SAMUEL B. SHACKFORD. Bond, \$25,000, copy of which is on file in office of secretary of state. Date of bond, January 7, 1875. Sureties of bond are able to respond. Bond deposited with the president for safe-keeping. Annual compensation of treasurer, \$300.*Assistant Treasurer.* — C. W. Wilder.*Trustees.* — Hiram C. Abbott, Samuel B. Shackford, C. W. Wilder, L. H. Eastman, Nathaniel R. Mason, Henry Emerson, Samuel Deering, G. W. M. Pitman, Sumner C. Hill, Richard B. Thorn, James J. Burke, William Mason, Charles Robertson, Samuel Hazelton, Samuel Hayes.

Examination, April 4, 1879.

STATEMENT.

Due depositors.....	\$58,518.81
Surplus.....	1,039.55
Guaranty fund.....	728.35
	<u>\$60,286.71</u>

	Market Value.	Par Value.	Value on Books.
Loans secured on real estate.....	\$21,273.16	\$21,273.16	\$21,273.16
Loans on personal security.....	27,280.36	29,286.36	29,286.36
Loans on collateral security.....	3,720.19	3,720.19	3,720.19
Accrued interest.....	1,390.50		
Real estate acquired.....	4,578.10	4,578.10	4,578.10
Cash on hand.....	1,428.90	1,428.90	1,428.90
	<u>\$59,671.21</u>	<u>\$60,286.71</u>	<u>\$60,286.71</u>

Number of depositors, 267. Decrease the past year, 75. Decrease of deposits the past year, \$30,682.50.

Two semi-annual dividends of 2 and 2½ per cent each, respectively, July and January.

No extra dividend was declared January 1, 1879.

Loans and investments are made by the investing committee elected for the purpose, who meet usually on Monday of each week.

An examination of the securities and books of the institution is made by a committee of the trustees January and July in each year.

Indebtedness of the trustees as principal, \$100; as surety, \$3,600.

Total amount of loans in the state, \$53,697.13.

Total amount of loans out of the state, \$5,190, January 1.

Amount of state tax paid last year, \$790.75.

Amount of national tax paid for the year ending December 31, 1878, \$8.02.

Number having deposits of over \$2,000, none.

Number of single loans of \$1,000 or less to separate parties in the state, 117, January 1, 1879.

Total expense of institution for year ending December 31, 1878, exclusive of taxes, \$455.90.

Books of record well kept. Reports are published as required by law.

This bank receives no interest on account of its deposits in other banks.

Largest amount loaned to any individual corporation or company, \$3,500, part paid since January 1.

Amount of debts believed by the trustees to be bad, \$406.

Amount of debts believed by the trustees to be doubtful, \$1,800 is amount of estimated possible loss.

Amount of overdue paper, \$34,986, January 1.

The funds of the institution are invested agreeably to chapter 4, section 3, Pamphlet Laws of 1869.

Amount received from depositors for the year 1878, \$5,276.

Amount paid to depositors for the year 1878, \$35,958.50.

Number of accounts opened for the year ending December 31, 1878, 20.

Number of accounts closed for the year ending December 31, 1878, 95.

DARTMOUTH SAVINGS BANK, — HANOVER.

Incorporated 1860. Charter perpetual.

President. — N. S. HUNTINGTON.*Vice-President.* — S. W. COBB

Treasurer. — CHARLES P. CHASE. Bond, \$35,000, copy of which is on file in office of secretary of state. Date of bond, June 25, 1878. Sureties of bond are able to respond. Bond deposited in Dartmouth College safe for safe-keeping. Annual compensation of treasurer, \$1,300.

Trustees. — N. S. Huntington, Hiram Hitchcock, S. W. Cobb, Charles P. Chase, J. L. Bridgman, Fred Chase, Charles Benton, James S. Adams, H. H. Holt, Monroe Pike, M. N. Barstow, J. W. Claffin, E. R. Ruggles, D. C. Church.

Examination, March 12, 1879.

STATEMENT.

Due depositors.....	\$302,695.63
Surplus.....	28,637.43
Guaranty fund.....	6,000.00
	<hr/>
	\$337,333.06

	Market Value.	Par Value.	Value on Books.
Loans secured on real estate.....	\$103,555.00	\$103,555.00	\$103,555.00
Loans on personal security.....	4,550.00	4,550.00	4,550.00
Loans on collateral security.....	4,750.00	4,750.00	4,750.00
U. S. bonds.....	8,520.00	8,000.00	8,000.00
County, city, town, and district bonds...	81,211.21	80,751.68	75,948.21
Railroad bonds.....	102,073.76	99,500.00	89,539.76
Railroad stock.....	8,985.00	11,300.00	7,987.50
Bank stock.....	18,000.00	14,400.00	14,400.00
Real estate acquired.....	6,700.00	6,700.00	6,700.00
Real estate.....	12,618.93	12,618.93	12,618.93
Cash on hand.....	9,283.66	9,283.66	9,283.66
	<hr/>	<hr/>	<hr/>
	\$360,247.56	\$355,409.27	\$337,333.06

Number of depositors, 980. Increase the past year, 13. Increase of deposits the past year, \$9,880.15.

Two semi-annual dividends of 2½ per cent each, 1st July and January.

No extra dividend has been declared since January 1, 1876.

Loans and investments are made by the investing committee, who meet as often as circumstances require.

An examination of the securities and books of the institution is made by a committee of the trustees twice each year.

Indebtedness of the trustees as principal, \$6,050; as surety, nothing.

Total amount of loans in the state, \$47,050.

Total amount of loans out of the state, \$72,515.

Total amount of investments in stocks and bonds in the state, \$16,900.

Total amount of investments in stock and bonds out of the state, \$178,975.47.

Character of loan good.

Amount of state tax paid last year, \$2,773.

Amount of national tax paid for the year ending December 31, 1878, \$150.05.

Number having deposits of over \$2,000, 16.

Number of single loans of \$1,000 or less to separate parties in the state, 20.

Total expense of institution for year ending December 31, 1878, exclusive of taxes, \$1,500.

Books of record well kept. Reports are published as required by law.

This bank receives no interest on account of its deposits in other banks.

Largest amount loaned to any individual corporation or company, \$20,000.

Amount of debts believed by the trustees to be bad, none.

Amount of debts believed by the trustees to be doubtful, \$1,500.

Amount of overdue business paper, none.

The funds of the institution are not invested agreeably to chapter 4, section 3, Pamphlet Laws of 1869.

Premium on stocks and bonds, \$22,914.56.

Amount received from depositors for the year 1878, \$75,650.05.

Amount paid to depositors for the year 1878, \$65,769.90.

Number of accounts opened for the year ending December 31, 1878, 123.

Number of accounts closed for the year ending December 31, 1878, 110.

SCHEDULE OF THE BONDS AND STOCKS OF THE DARTMOUTH SAVINGS BANK.

BONDS.	Market Value.	Par Value.	Value on Books.
U. S. Bonds, 1881.....	\$8,520.00	\$8,000.00	\$8,000.00
COUNTY, CITY, TOWN, AND DISTRICT.			
Gilfin county, Col., 8s.....	\$8,000.00	\$8,000.00	\$6,065.00
Lancaster county, Neb., 10s.....	6,000.00	6,000.00	5,945.00
Douglass county, Neb., 8s.....	7,560.00	7,000.00	7,000.00
Lincoln county, Neb., 10s.....	2,000.00	2,000.00	2,000.00
Shawnee county, Kan., 7s.....	4,000.00	4,000.00	3,240.00
Hyde Park village, 7s.....	10,000.00	10,000.00	9,625.00
City of Davenport, 7s.....	5,125.00	5,000.00	5,000.00
Pueblo city, Col., water, 8s.....	4,500.00	5,000.00	4,500.00
City of Erie, Pa., 7s.....	6,000.00	6,000.00	5,645.00
Colorado warrants, 10s and accrued interest.....	1,327.00	1,077.47	1,034.00
Iowa town warrants, 10s.....	3,574.21	3,574.21	3,574.21
Omaha city, Neb., 10s.....	475.00	450.00	450.00
Butler county, Neb., 10s.....	5,000.00	5,000.00	4,900.00
Arapahoe county, Col., 8s.....	16,150.00	16,150.00	15,470.00
Sauk Rapids, Minn., 10s.....	1,500.00	1,500.00	1,500.00
	\$81,211.21	\$80,751.68	\$75,948.21
RAILROAD.			
Atchison, Topeka, & Sante Fe, 1st mortgage, 7s.....	\$13,440.00	\$12,000.00	\$8,800.00
Atchison, Topeka, & Sante Fe, land grants, 7s.....	8,450.00	6,500.00	4,750.00
Atchison, Topeka, & Sante Fe, notes, 7s..	2,020.00	2,000.00	1,450.00
Atchison, Topeka, & Sante Fe, Pottawatomie land bonds, 7s.....	4,500.00	4,500.00	3,600.00
Pueblo & Arkansas Valley.....	6,540.00	6,000.00	5,400.00
Burlington, Cedar Rapids, & Northern, and 35 shares stock, 5s.....	8,315.00	10,000.00	8,265.00
Jackson, Lansing, & Saginaw, white, 8s..	6,440.00	6,000.00	6,000.00
Tebo & Neosho, 7s.....	14,000.00	14,000.00	13,130.00
Indiana, Decatur, & Springfield, 7s.....	3,000.00	5,000.00	4,441.00
Indianapolis & Madison, 7s.....	3,500.00	3,500.00	3,500.00
St. Louis & Iron Mountain, 7s.....	5,500.00	5,000.00	5,000.00
Vermont & Massachusetts, 7s.....	5,565.00	5,000.00	5,000.00
Pacific, real estate, 8s.....	5,500.00	5,000.00	5,000.00
New Jersey Central, 7s.....	5,000.00	5,000.00	4,900.00
Worthington & Sioux Falls, 8s.....	10,303.76	10,000.00	10,303.76
	\$102,073.76	\$99,500.00	\$89,539.76
STOCKS.			
BANK.			
Dartmouth National, 144 shares.....	\$18,000.00	\$14,400.00	\$14,400.00
RAILROAD.			
Boston & Lowell, 10 shares.....	\$3,900.00	\$5,000.00	\$5,337.50
Northern, 25 shares.....	2,275.00	2,500.00	2,500.00
Arkansas Valley, Town Co., 6 shares.....	300.00	300.00	150.00
Pueblo & Arkansas Valley, 35 shares.....	2,510.00	3,500.00	
	\$8,985.00	\$11,300.00	\$7,987.50

DERRY SAVINGS BANK, — DERRY.

Incorporated 1870. Charter expires 1890.

President. — JOHN W. NOYES.

Treasurer. — G. C. CURRIER. Bond, \$25,000, copy of which is on file in office of secretary of state. Date of bond, February, 1875. Sureties of bond are able to respond. Bond deposited with the president for safe-keeping. Annual compensation of treasurer, one-half of 1 per cent on deposits.

Trustees. — John W. Noyes, Harvey P. Hood, George Moore, Joseph Montgomery, Jonathan Savory, Hazen R. Underhill, G. C. Currier.

Examination, January 30, 1879.

STATEMENT.

Due depositors, old account.....	\$21,708.93
Due depositors, new account.....	554.40
Surplus, old account.....	672.27
Surplus, new account.....	9.07
Guaranty fund, old account.....	1,040.00
Guaranty fund, new account.....	2.00
	<hr/> \$23,986.67

	Market Value.	Par Value.	Value on Books.
Loans secured on real estate.....	\$1,921.00	\$1,921.00	\$1,921.00
Loans on personal security.....	1,963.00	1,963.00	1,963.00
Loans on collateral security.....	926.78	5,967.70	926.78
U. S. bonds.....	150.00	150.00	150.00
Railroad bonds.....	2,840.00	4,000.00	2,600.00
Railroad stock.....	840.00	3,500.00	625.00
Bank stock.....	3,792.00	3,200.00	3,629.00
Deposited in Derry National Bank.....	1,000.00	1,000.00	1,000.00
Expense.....		729.09	729.09
Real estate acquired.....	8,200.00	16,200.00	10,200.00
Cash on hand.....	242.80	242.80	242.80
	<hr/> \$21,875.58	<hr/> \$38,873.59	<hr/> \$23,986.67

Number of depositors, 188. Decrease the past year, 50.

Decrease of deposits the past year, \$19,743.54.

One semi-annual dividend of 4 per cent, April 1. An extra dividend declared on all sums due depositors was declared January, 1876, amounting to about one per cent per annum.

Loans and investments are made by the investing committee, who meet monthly.

An examination of the securities and books of the institution is made by a committee of the trustees twice a year.

Indebtedness of the trustees as principal, nothing; as surety, nothing.

Total amount of loans in the state, \$2,921.

Total amount of loans out of the state, \$1,889.50.

Total amount of investments in stocks and bonds in the state, \$3,637.

Total amount of investments in stocks and bonds out of the state, \$3,375.

Amount of state tax paid last year, \$417.39.

Amount of national tax paid for the year ending December 31, 1878, \$4.32.

Number having deposits of over \$2,000, none.

Number of single loans of \$1,000 or less to separate parties in the state, 3.

Total expense of institution for year ending December 31, 1878, exclusive of taxes, \$713.55.

Books of record well kept. Reports are published as required by law.

Daily cash balances deposited with Derry National Bank, which makes the collections of the bank in consideration of such deposits.

This bank receives 3 per cent on account of its deposits in other banks.

Largest amount loaned to any individual corporation or company, \$1,750.

Amount of debts believed by the trustees to be bad, not reported.

Amount of debts believed by the trustees to be doubtful, \$843.03.

Amount of overdue paper, \$843.03.

The funds of the institution are invested agreeably to chapter 4, section 3, Pamphlet Laws of 1869.

Premium on stocks and bonds, \$650.

Amount received from depositors for the year 1878, \$588.40.

Amount paid to depositors for the year 1878, \$20,331.94.

Number of accounts opened for the year ending December 31, 1878, 10.

Number of accounts closed for the year ending December 31, 1878, 60.

SCHEDULE OF THE BONDS AND STOCKS OF THE DERRY SAVINGS BANK.

BONDS.	Market Value.	Par Value.	Value on Books.
U. S. bonds, 4s, coupon, new account....	\$150.00	\$150.00	\$150.00
RAILROAD.			
Burlington, Cedar Rapids, & Northern, 1st mortgage, 5s, old account.....	\$2,840.00	\$4,000.00	\$2,600.00
STOCKS.			
BANK.			
28 shares in Derry National, old account..	\$3,368.00	\$2,800.00	\$3,217.00
4 shares Derry National, new account....	424.00	400.00	412.00
	\$3,792.00	\$3,200.00	\$3,629.00
RAILROAD.			
35 shares Burlington, Cedar Rapids, & Northern, old account.....	\$840.00	\$3,500.00	\$625.00

DOVER FIVE CENTS SAVINGS BANK, — DOVER.

Incorporated 1856. Charter expires 1896.

President. — CHARLES M. MURPHY.

Treasurer. — CALVIN HALE. Bond, \$40,000, copy of which is on file in office of secretary of state. Date of bond, March 27, 1870. Sureties of bond are able to respond. Bond deposited with the president for safe-keeping. Annual compensation of treasurer and clerk, \$1,050.

Clerk. — Isaac F. Abbott.

Trustees. — Charles M. Murphy, Eli V. Brewster, Oliver Wyatt, Andrew H. Young, Calvin Hale, George W. Benn, William A. Morrill, Ephraim H. Whitehouse, Charles H. Sawyer, William H. Vickery.

Examination, February 27, 1879.

STATEMENT.

Due depositors	\$117,418.46
Surplus	202.93
Guaranty fund	2,683.00
Surplus belonging to reduced accounts.....	1,098.20
	<hr/> \$121,462.59

	Market Value.	Par Value.	Value on Books.
Loans secured on real estate.....	\$42,636.20	\$42,636.20	\$42,636.20
Loans on personal security.....	14,937.69	14,937.69	14,937.69
Loans on collateral security.....	4,225.85	4,225.85	4,225.85
County, city, town, and district bonds...	1,500.00	1,500.00	1,125.00
Railroad bonds.....	45,355.00	45,000.00	40,977.55
Bank stock.....	12,950.00	12,000.00	13,317.00
Real estate acquired by foreclosure.....	2,500.00	2,413.15	2,413.15
Cash on deposit in Dover National Bank..	1,830.15	1,830.15	1,830.15
	<hr/> \$125,934.89	<hr/> \$124,543.04	<hr/> \$121,462.59

Number of depositors, 1,176. Decrease the past year, 170.

Decrease of deposits the past year, \$35,019.35.

Semi-annual dividends of 2½ and 2 per cent each, April and October.

The last extra dividend declared in 1861, amounting to \$2,116.06, or about 2 per cent per annum.

Loans and investments are made by the investing committee, who meet as often as business requires.

An examination of the securities and books of the institution is made by a committee of the trustees twice a year.

Indebtedness of the trustees as principal, \$2,600.00. As surety, nothing.

Total amount of loans in the state, \$61,299.74.

Total amount of loans out of the state, \$500.00.

Total amount of investments in stocks and bonds in the state, \$13,317.

Total amount of investments in stocks and bonds out of the state, \$42,102.55.

Character of loans generally good.

Amount of state tax paid last year, \$1,300.02.

Amount of national tax paid for the year ending December 31, 1878, \$63.97.

Number having deposits of over \$2,000, 3.

Number of single loans of \$1,000 or less to separate parties in the state, 37.

Total expense of institution for year ending December 31, 1878, exclusive of taxes, \$1,084.

Books of record neatly kept. Reports are published as required by law.

Daily cash balances deposited with Dover National Bank, which makes the collections of the bank in consideration of such deposits.

Largest amount loaned to any individual corporation or company, \$7,000.

Amount of debts believed by the trustees to be bad, none.

Amount of debts believed by the trustees to be doubtful, \$472.80.

Amount of overdue business paper, \$5,118.14.

The funds of the institution are invested agreeably to chapter 4, section 3, Pamphlet Laws of 1869.

Premium on stocks and bonds, \$4,386.00.

Amount received from depositors for the year 1878, \$12,331.93.

Amount paid to depositors for the year 1878, \$47,351.28.

Number of accounts opened for the year ending December 31, 1878, 15.

Number of accounts closed for the year ending December 31, 1878, 185.

SCHEDULE OF THE BONDS AND STOCKS OF THE DOVER FIVE CENTS SAVINGS
BANK.

BONDS.	Market Value.	Par Value.	Value on Books.
COUNTY, CITY, TOWN, AND DISTRICT.			
City of Pueblo, Col., 8s, water bond.....	\$1,500.00	\$1,500.00	\$1,125.00
RAILROAD.			
Vermont Central and Vermont & Canada, 8s, equipment.....	\$1,750.00	\$5,000.00	\$3,000.00
Jackson, Lansing, & Saginaw, consoli- dated loan, 8s.....	8,280.00	8,000.00	7,617.00
Union Pacific sinking fund, 8s.....	17,100.00	15,000.00	13,906.30
Union Pacific land grant, 7s.....	5,625.00	5,000.00	5,051.25
Michigan Central, 8s.....	5,550.00	5,000.00	5,263.75
Florence, Eldorado, & Walnut Valley, Kan., 7s.....	5,350.00	5,000.00	4,393.75
Kansas city, St. Joseph & Council Bluffs, 7s.....	1,700.00	2,000.00	1,745.50
	\$45,355.00	\$45,000.00	\$40,977.55
STOCKS.			
BANK.			
110 shares Dover National.....	\$12,100.00	\$11,000.00	\$12,567.00
10 shares First National, Gonic, N. H.....	850.00	1,000.00	750.00
	\$12,950.00	\$12,000.00	1\$13,317.00

EPPING SAVINGS BANK, — EPPING.

Incorporated 1873. Charter expires 1893.

President. — JOSEPH C. BURLEY.*Treasurer.* — GEORGE S. RUNDLETT. Bond, \$25,000, copy of which is on file in office of secretary of state. Date of bond, December 18, 1874. Sureties of bond are able to respond. Bond deposited with the president for safe-keeping. Annual compensation of treasurer, \$50.*Trustees.* — James L. Rundlett, Winthrop N. Dow, William R. Bunker, David Stickney, John H. Pike, Joseph N. Cilley, James H. Bartlett, Alfred T. Rundlett, Benjamin W. Hoyt, Dudley L. Harvey, Hosea B. Burnham, John Leddy.

Examination, January 31, 1879.

STATEMENT.

Due depositors.....	\$25,823.40
Surplus	153.60
Guaranty fund.....	223.70
	<hr/> \$26,200.70

	Market Value.	Par Value.	Value on Books.
Loans secured on real estate.....	\$18,117.00	\$18,117.00	\$118,117.00
Loans on personal security.....	7,030.08	7,030.08	7,030.08
Bank fixtures.....	384.08	384.08	384.08
Cash on hand.....	669.54	669.54	669.54
	<hr/> \$26,200.70	<hr/> \$26,200.70	<hr/> \$26,200.70

Number of depositors, 158. Increase the past year, 9. Decrease of deposits the past year, \$220.54.

One annual dividend of 5 per cent, paid July 1, 1878.

An extra dividend declared on all sums due depositors is made every two years; the last one was declared January 1, 1877, amounting to \$63.77, or about one per cent.

Loans and investments are made by the investing committee, who meet as often as necessary. An examination of the securities and books of the institution is made by a committee of the trustees twice a year.

Indebtedness of the trustees as principal, nothing; as surety, \$514.

Total amount of loans in the state, \$18,120.08

Total amount of loans out of the state, \$7,027.

Total amount of investments in stocks and bonds in the state, none.

Total amount of investments in stocks and bonds out of the state, none.

Character of loan apparently good.

Amount of state tax paid last year, \$231.97.

Amount of national tax paid for the year ending December 31, 1878, nothing.

Number having deposits of over \$2,000, none.

Number of single loans of \$1,000 or less to separate parties in the state, 62.

Total expense of institution for year ending December 31, 1878, exclusive of taxes, \$132.35.

Books of record fairly kept. Reports are published as required by law.

Largest amount loaned to any individual corporation or company, \$3,000.

Amount of debts believed by the trustees to be bad, none.

Amount of debts believed by the trustees to be doubtful, none.

Amount of overdue paper, \$2,000.

The funds of the institution are invested agreeably to chapter 4, section 3, Pamphlet Laws of 1869.

Amount received from depositors for the year 1878, \$8,038.29.

Amount paid to depositors for the year 1878, \$8,258.83.

Number of accounts opened for the year ending December 31, 1878, 33.

Number of accounts closed for the year ending December 31, 1878, 24.

Bank Commissioners' Report.

FARMINGTON SAVINGS BANK, — FARMINGTON.

Incorporated 1868. Charter expires 1888.

President. — JOHN F. CLOUTMAN.

Treasurer. — THOMAS F. COOKE. Bond, \$35,000, copy of which is on file in office of secretary of state. Date of bond, January 1, 1876. Sureties of bond are able to respond. Bond deposited with the president for safe-keeping. Annual compensation of treasurer, \$700.

Trustees. — John F. Cloutman, John H. Barker, Alonzo Nute, George W. Eastman, D. F. Parker, H. B. Edgerly, Levi Pearl, Hiram Barker, John G. Johnson, Daniel Pearl, C. W. Wingate, J. B. Edgerly, Thomas F. Cooke, J. R. Hayes, W. W. Hayes.

Examination, April 2, 1879.

STATEMENT.

Due depositors.....	\$231,808.77
Surplus *.....	10,237.57
Guaranty fund.....	3,500.00
Special deposits.....	17,434.64
	\$262,980.98

	Market Value.	Par Value.	Value on Books.
Loans secured on real estate.....	\$148,228.98	\$148,228.98	\$148,228.98
Loans on personal security.....	49,341.07	49,341.07	49,341.07
Loans on collateral security.....	19,546.04	19,546.04	19,546.04
Bank stock.....	35,650.00	33,700.00	33,650.00
Cash deposited in Farmington National Bank.....	8,634.58	8,634.58	8,634.58
Real estate.....	4,000.00	3,580.31	3,580.31
	\$265,400.67	\$263,030.98	\$262,980.98

Number of depositors, 728. Decrease the past year, 74. Decrease of deposits the past year, \$21,690.46.

Annual dividends of 4½ per cent, January 1, 1879.

An extra dividend declared on all sums due depositors is made every five years; the last one was declared January 1, 1875, amounting to \$4,053.16, or about 1½ per cent per annum.

Loans and investments are made by the investing committee, who meet weekly.

An examination of the securities and books of the institution is made by a committee of the trustees twice a year.

Indebtedness of the trustees as principal, \$17,617.78; as surety, \$4,445.00.

Total amount of loans in the state, \$146,243.55.

Total amount of loans out of the state, \$70,872.54.

Total amount of investments in stocks and bonds in the state, \$33,650.

Total amount of investments in stocks and bonds out of the state, none.

Character of loans generally good.

Amount of state tax paid last year, \$2,400.78.

Amount of national tax paid for the year ending December 31, 1878, \$210.71.

Number having deposits of over \$2,000, 8.

Number of single loans of \$1,000 or less to separate parties in the state, 172.

Total expense of institution for year ending December 31, 1878, exclusive of taxes, \$902.07.

Books of record neatly kept. Reports are not fully published as required by law.

Daily cash balances deposited with Farmington National Bank, which makes the collections of the bank in consideration of such deposits.

Largest amount loaned to any individual corporation or company, \$9,500.

Amount of debts believed by the trustees to be bad, none.

Amount of debts believed by the trustees to be doubtful, \$3,000.

The funds of the institution are invested agreeably to chapter 4, section 3, Pamphlet Laws of 1869.

Amount of call deposits not on interest in said bank, \$17,434.64.

Premium on stocks and bonds, \$2,000.

Amount received from depositors for the year 1878, \$61,335.29.

Amount paid to depositors for the year 1878, \$83,025.75.

Number of accounts opened for the year ending December 31, 1878, 86.

Number of accounts closed for the year ending December 31, 1878, 160.

* Including dividend of about \$9,000.

SCHEDULE OF THE STOCKS OF THE FARMINGTON SAVINGS BANK.

STOCKS.	Market Value.	Par Value.	Value on Books.
BANK.			
335 shares Farmington National Bank....	\$35,500.00	\$33,500.00	\$33,500.00
2 shares Gonic National Bank.....	150.00	200.00	150.00
	\$35,650.00	\$33,700.00	\$33,650.00

FITZWILLIAM SAVINGS BANK, — FITZWILLIAM.

Incorporated 1871. Charter perpetual.

President. — STEPHEN BATCHELLER.

Treasurer. — MILTON CHAPLIN. Bond, \$25,000, copy of which is on file in office of secretary of state. Date of bond, January 3, 1876. Sureties of bond are able to respond. Bond deposited with the president for safe-keeping. Annual compensation of treasurer, \$200.

Trustees. — Silas Cummings, C. W. Whitney, James B. Robbins, John M. Parker, Samuel Kendall, Chancy Davis, N. M. Cahill, John Forristall, George W. Simonds, A. R. Gleason, D. K. Webster, Calvin B. Perry, Edward N. Bowen.

Examination, January 29, 1879.

STATEMENT.

Due depositors.....	\$66,120.61
Surplus.....	157.36
Guaranty fund.....	200.00
	<hr/> \$66,477.97

	Market Value.	Par Value.	Value on Books.
Loans secured on real estate.....	\$37,463.00	\$37,463.00	\$37,463.00
Loans on personal security.....	10,807.00	10,807.00	10,807.00
Loans on collateral security.....	275.00	275.00	275.00
U. S. bonds.....	1,149.50	1,100.00	1,190.25
Railroad bonds.....	7,862.50	8,000.00	7,932.50
Railroad stock.....	2,400.00	2,000.00	2,114.50
Bank stock.....	5,185.00	3,900.00	5,176.00
Bank fixtures.....	270.45	270.45	270.45
Cash on hand.....	1,249.27	1,249.27	1,249.27
	<hr/> \$66,661.72	<hr/> \$65,064.72	<hr/> \$66,477.97

Number of depositors, 291. Increase the past year, 41. Increase of deposits the past year, \$16,652.62.

Semi-annual dividends of 2½ per cent each, January and July.

Loans and investments are made by the investing committee, who meet as business requires.

An examination of the securities and books of the institution is made by a committee of the trustees twice a year.

Indebtedness of the trustees as principal, \$600; as surety, \$720.

Total amount of loans in the state, \$44,632.

Total amount of loans out of the state, \$1,790.

Total amount of investments in stocks and bonds in the state, \$9,400.

Total amount of investments in stocks and bonds out of the state, \$6,025.

Character of loans good.

Amount of state tax paid last year, \$587.65.

Number of single loans of \$1,000 or less to separate parties in the state, 125.

Total expense of institution for year ending December 31, 1878, exclusive of taxes, \$253.93.

Books of record well kept. Reports are published as required by law.

Largest amount loaned to any individual corporation or company, \$1,800.

Amount of debts believed by the trustees to be bad, none.

Amount of debts believed by the trustees to be doubtful, none.

The funds of the institution are invested agreeably to chapter 4, section 3, Pamphlet Laws of 1869.

Premium on stocks and bonds, \$183.75.

Amount received from depositors for the year 1878, \$28,167.18.

Amount paid to depositors for the year 1878, \$11,514.56.

Number of accounts opened for the year ending December 31, 1878, 65.

Number of accounts closed for the year ending December 31, 1878, 24.

SCHEDULE OF THE BONDS AND STOCKS OF THE FITZWILLIAM SAVINGS BANK.

BONDS.	Market Value.	Par Value.	Value on Books.
U. S. bonds, 10-40s, 5 per cent.....	\$1,149.50	\$1,100.00	\$1,190.25
RAILROAD.			
Cheshire, 6s.....	\$4,922.50	\$5,000.00	\$4,922.50
Boston & Albany, 7s.....	1,055.00	1,000.00	1,055.00
Boston & Maine, 7s.....	1,035.00	1,000.00	1,035.00
Nashua & Rochester, 6s.....	850.00	1,000.00	920.00
	\$7,862.50	\$8,000.00	\$7,932.50
STOCKS.			
BANK.			
8 shares Keene National.....	\$1,080.00	\$800.00	\$1,000.00
26 shares Ashuelot National, Keene.. ...	3,250.00	2,600.00	3,251.00
5 shares First National, Boston.....	855.00	500.00	925.00
	\$5,185.00	\$3,900.00	\$5,176.00
RAILROAD.			
20 shares Fitchburg, 6s	\$2,400.00	\$2,000.00	\$2,114.50

Bank Commissioners' Report.

FRANCESTOWN SAVINGS BANK, — FRANCESTOWN.

Incorporated 1868. Charter expires 1888.

President. — HIRAM PATCH.

Treasurer. — SAMUEL D. DOWNES. Bond, \$30,000, copy of which is on file in office of secretary of state. Date of bond, January 12, 1877. Sureties of bond are able to respond. Bond deposited with the president for safe-keeping. Annual compensation of treasurer, \$400.

Trustees. — Hiram Patch, Robert Bradford, Thomas B. Bradford, Joseph Kingsbury, Samuel B. Hodge, Charles A. Vose, James E. Bixby, Thomas E. Bixby, Augustus H. Bixby.

Examination, January 9, 1879.

STATEMENT.

Due depositors.....	\$56,515.99
Surplus.....	11,837.48
Guaranty fund.....	1,334.10
	<hr/> \$69,687.57

	Market Value.	Par Value.	Value on Books.
Loans secured on real estate.....	\$26,731.21	\$26,731.21	\$26,731.21
Loans on personal security.....	6,090.16	6,090.16	6,090.16
Loans on collateral security.....	456.00	456.00	456.00
County, city, town, and district bonds....	11,208.00	11,658.00	11,658.00
Railroad bonds.....	6,430.00	7,800.00	5,844.28
Bank stock.....	14,262.83	13,233.33	14,262.83
Balance on deposit in Traders' National Bank, Boston.....	127.10	127.10	127.10
Real estate, acquired by foreclosure.....	2,475.00	2,475.00	2,475.00
Bank fixtures.....	367.50	367.50	367.50
Cash on hand.....	1,675.49	1,675.49	1,675.49
	<hr/> \$69,823.29	<hr/> \$70,613.79	<hr/> \$69,687.57

Number of depositors, 502. Increase the past year, 6. Decrease of deposits the past year, \$2,588.12.

Annual dividend of 5 per cent, January 1, 1879.

An extra dividend declared on all sums due depositors was declared 1874.

Loans and investments are made by the investing committee, who meet as often as is necessary.

An examination of the securities and books of the institution is made by a committee of the trustees twice a year.

Indebtedness of the trustees as principal, \$830.00; as surety, none.

Total amount of loans in the state, \$28,627.37.

Total amount of loans out of the state, \$4,500.00.

Total amount of investments in stocks and bonds in the state, \$13,729.50.

Total amount of investments in stocks and bonds out of the state, \$18,035.61.

Character of loans generally good.

Amount of state tax paid last year, \$546.30.

Number of single loans of \$1,000 or less to separate parties in the state, 32.

Total expense of institution for year ending December 31, 1878, exclusive of taxes, \$621.89.

Books of record neatly kept. Reports are published as required by law.

Daily cash balances deposited with Traders' National Bank, Boston, which makes the collections of the bank in consideration of such deposits.

Largest amount loaned to any individual corporation or company, \$5,000.

Amount of debts believed by the trustees to be bad, none.

Amount of debts believed by the trustees to be doubtful, none.

The funds of the institution are invested agreeably to chapter 4, section 3, Pamphlet Laws of 1869.

Premium on stocks and bonds, \$135.72.

Amount received from depositors for the year 1878, \$10,228.30.

Amount paid to depositors for the year 1878, \$12,816.42.

Number of accounts opened for the year ending December 31, 1878, 38.

Number of accounts closed for the year ending December 31, 1878, 32.

Bank Commissioners' Report.

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SCHEDULE OF THE BONDS AND STOCKS OF THE FRANCES TOWN SAVINGS BANK, CONSOLIDATED.

BONDS.	Market Value.	Par Value.	Value on Books.
COUNTY, CITY, TOWN, AND DISTRICT.			
Monroe county, Illinois.....	\$2,550.00	\$3,000.00	\$3,000.00
Cowley county Kansas.....	58.00	58.00	58.00
Butler county, Kansas.....	1,300.00	1,300.00	1,300.00
City of Des Moines, Iowa.....	3,000.00	3,000.00	3,000.00
Town of Osceola, Illinois.....	1,000.00	1,000.00	1,000.00
Town of Brimfield, Illinois.....	1,000.00	1,000.00	1,000.00
City of Des Moines, Iowa.....	2,000.00	2,000.00	2,000.00
Peterborough town bonds.....	300.00	300.00	300.00
	\$11,208.00	\$11,658.00	11,658.00
RAILROAD.			
Iowa Falls & Sioux City, 7s.....	\$4,750.00	\$5,000.00	\$5,000.00
Burlington, Cedar Rapids, & Northern, 5s.	1,680.00	2,800.00	844.28
	\$6,430.00	\$7,800.00	\$5,844.28
STOCKS.			
BANK.			
119 shares First National, Francestown...	\$13,429.50	\$11,900.00	\$13,429.50
13½ shares 11th Ward National, Boston....	833.33	1,333.33	833.33
	\$14,262.83	\$13,233.33	\$14,262.83

STATEMENT. — OLD ACCOUNT.

Due depositors.....	\$42,075.08
Surplus.....	11,009.27
Guaranty fund.....	1,297.31
	\$54,381.66

	Market Value.	Par Value.	Value on Books.
Loans secured on real estate.....	\$15,631.21	\$15,631.21	\$15,631.21
Loans on personal security.....	5,132.75	5,132.75	5,132.75
Loans on collateral security.....	315.00	315.00	315.00
County, city, town, and district bonds....	8,908.00	9,358.00	9,358.00
Railroad bonds.....	6,430.00	7,800.00	5,844.28
Bank stock.....	14,262.83	13,233.33	14,262.83
Real estate, acquired by foreclosure.....	2,475.00	2,475.00	2,475.00
Bank fixtures.....	367.50	367.50	367.50
Balance on deposit in Traders' National Bank, Boston.....	127.10	127.10	127.10
Cash on hand.....	867.99	867.99	867.99
	\$54,517.38	\$55,307.88	\$54,381.66

**SCHEDULE OF THE BONDS AND STOCKS OF THE FRANCESTOWN SAVINGS
BANK.—OLD ACCOUNT.**

BONDS.	Market Value.	Par Value.	Value on Books.
COUNTY, CITY, TOWN, AND DISTRICT.			
Monroe county, Ill.....	\$2,550.00	\$3,000.00	\$3,000.00
Cowley county, Kansas.....	58.00	58.00	58.00
Butler county, Kansas.....	1,300.00	1,300.00	1,300.00
City of Des Moines, Iowa.....	3,000.00	3,000.00	3,000.00
Town of Osceola, Ill.....	1,000.00	1,000.00	1,000.00
Town of Brimfield, Ill.....	1,000.00	1,000.00	1,000.00
	\$8,908.00	\$9,358.00	\$9,358.00
RAILROAD.			
Iowa Falls and Sioux City	\$4,750.00	\$5,000.00	\$5,000.00
Burlington, Cedar Rapids, & Northern....	1,680.00	2,800.00	844.28
	\$6,430.00	\$7,800.00	\$5,844.28
STOCKS.			
BANK.			
119 shares First National, Francestown...	\$13,429.50	\$11,900.00	\$13,429.50
13½ shares 11th Ward National, Boston....	833.33	1,333.33	833.33
	\$14,262.83	\$13,233.33	\$14,262.83

STATEMENT.—NEW ACCOUNT.

Due depositors.....	\$14,440.91
Surplus.....	828.21
Guaranty fund.....	36.79
	\$15,305.91

	Market Value.	Par Value.	Value on Books.
Loans secured on real estate.....	\$11,100.00	\$11,100.00	\$11,100.00
Loans on personal security.....	957.41	957.41	957.41
Loans on collateral security.....	141.00	141.00	141.00
County, city, town, and district bonds....	2,300.00	2,300.00	2,300.00
Cash on hand.....	807.50	807.50	807.50
	\$15,305.91	\$15,305.91	\$15,305.91

**SCHEDULE OF THE BONDS AND STOCKS OF THE FRANCESTOWN SAVINGS
BANK.—NEW ACCOUNT.**

BONDS.	Market Value.	Par Value.	Value on Books.
City of Des Moines, Iowa.....	\$2,000.00	\$2,000.00	\$2,000.00
Peterborough town bonds.....	300.00	300.00	300.00
	\$2,300.00	\$2,300.00	\$2,300.00

FRANKLIN SAVINGS BANK, — FRANKLIN.

Incorporated 1869. Charter expires 1889.

President. — AUSTIN F. PIKE.

Treasurer. — ALEXIS PROCTOR. Bond, \$55,000, copy of which is on file in office of secretary of state. Date of bond, October 12, 1874. Sureties of bond able to respond. Bond deposited with the president for safe-keeping. Annual compensation of treasurer, \$1,400.

Trustees. — Austin F. Pike, George W. Nesmith, Daniel Barnard, Stephen Kendrick, John H. Rowell, David Gilchrist, Warren F. Daniell, A. W. Sulloway, John Taylor, Walter Aiken, Milton Gerrish, H. A. Wentworth.

Examination, January 28, 1879.

STATEMENT.

Due depositors.....	\$308,140.38
Surplus.....	4,747.93
Guaranty fund.....	8,881.68
	<hr/> \$321,769.99

	Market Value.	Par Value.	Value on Books.
Loans secured on real estate.....	\$71,670.28	\$71,670.28	\$71,670.28
Loans on personal security.....	114,524.21	114,524.21	114,524.21
Loans on collateral security.....	41,937.59	41,937.59	41,937.59
State bonds.....	16,790.00	14,600.00	14,600.00
County, city, town, and district bonds....	38,500.00	35,000.00	35,000.00
Railroad bonds.....	32,000.00	30,000.00	30,000.00
Bank stock.....	5,290.00	4,600.00	4,600.00
Balance on deposit in First National Bank, Boston.....	3,938.46	3,938.46	3,938.46
Bank fixtures.....	1,500.00	1,500.00	1,500.00
Cash on hand....	3,999.45	3,999.45	3,999.45
	<hr/> \$330,149.99	<hr/> \$321,769.99	<hr/> \$321,769.99

Number of depositors, 1,004. Decrease the past year, 48.

Decrease of deposits the past year, \$26,971.08.

Annual dividends of 5 and $\frac{1}{2}$ per cent, October 1, 1878.

An extra dividend declared on all sums due depositors was declared October 1, 1874, amounting to \$3,932.08, or about 1 per cent per annum.

Loans and investments are made by the investing committee, A. F. Pike, I. N. Blodgett, A. W. Sulloway, and Milton Gerrish, who meet on Saturday of each week.

An examination of the securities and books of the institution is made by a committee of the trustees twice a year, April and October.

Indebtedness of the trustees as principal, \$5,000; as surety, \$11,000.

Total amount of loans in the state, \$228,132.08.

Total amount of loans out of the state, none.

Total amount of investments in stocks and bonds in the state, \$39,200.

Total amount of investments in stocks and bonds out of the state, \$45,000.

Amount of state tax paid last year, \$2,213.61.

Amount of national tax paid for the year ending December 31, 1878, \$215.74; also \$374.49 arrears.

Number having deposits of over \$2,000, 14.

Number of single loans of \$1,000 or less to separate parties in the state, 227.

Total expense of institution for year ending December 31, 1878, exclusive of taxes, \$2,410.29.

Books of record well kept. Reports are published as required by law.

Daily cash balances deposited with the First National Bank, Boston, which makes the collections of the bank in consideration of such deposits.

This bank receives 2 $\frac{1}{2}$ per cent on account of its deposits in other banks.

Largest amount loaned to any individual corporation or company, \$20,000.

Amount of debts believed by the trustees to be bad, \$125.

Amount of debts believed by the trustees to be doubtful, about \$13,000.

Amount of overdue business paper, \$25,000.

The funds of the institution are invested agreeably to chapter 4, section 3, Pamphlet Laws of 1869.

Premium on stocks and bonds, \$8,380.

Amount received from depositors for the year 1878, \$271,265.09.

Amount paid to depositors for the year 1878, \$298,236.17.

Number of accounts opened for the year ending December 31, 1878, 189.

Number of accounts closed for the year ending December 31, 1878, 237.

SCHEDULE OF THE BONDS AND STOCKS OF THE FRANKLIN SAVINGS BANK.

BONDS.	Market Value.	Par Value.	Value on Books.
STATE.			
New Hampshire, 6s.....	\$16,790.00	\$14,600.00	\$14,600.00
COUNTY, CITY, TOWN, AND DISTRICT.			
City of Jersey City, 7s.....	\$11,000.00	\$10,000.00	\$10,000.00
City of Newark, New Jersey, 7s.....	5,500.00	5,000.00	5,000.00
City of Lawrence, Mass., 6s.....	11,000.00	10,000.00	10,000.00
City of Manchester, water bonds, 6s.....	11,000.00	10,000.00	10,000.00
	\$38,500.00	\$35,000.00	\$35,000.00
RAILROAD.			
Kalamazoo & South Haven, 8s.....	\$5,000.00	\$5,000.00	\$5,000.00
Jackson, Lansing, & Saginaw, 8s....	5,000.00	5,000.00	5,000.00
Chicago, Burlington, & Quincy, 7s.....	11,500.00	10,000.00	10,000.00
Concord & Claremont, mortgage, 7s.....	10,500.00	10,000.00	10,000.00
	\$32,000.00	\$30,000.00	\$30,000.00
STOCKS.			
BANK.			
First National of Hillsborough, 40 shares.	\$4,600.00	\$4,000.00	\$4,000.00
Citizens' National of Tilton, 6 shares.....	690.00	600.00	600.00
	\$5,290.00	\$4,600.00	\$4,600.00

GONIC FIVE CENTS SAVINGS BANK, — GONIC.

Incorporated 1864. Charter expires 1884.

President. — CHARLES A. FOSS.*Vice-Presidents.* — JOHN LEGRO, M. S. HANSCOM.*Treasurer.* — A. D. WHITEHOUSE.* Annual compensation of treasurer, formerly \$300.*Trustees.* — John F. McDuffee, C. S. Whitehouse, A. W. Mason, John Legro, Jona. F. Berry, Demeritt Place, Stephen C. Meader, M. S. Hanscom, Samuel R. Hanson, Downing Varney.

Examination, February 27, 1879.

STATEMENT.

Due depositors.....	\$33,525.42
Surplus.....	557.31
Guaranty fund.....	374.00
Due First National Bank.....	7,023.04
Unappropriated balance.....	1,865.02
	<hr/> \$43,344.79

	Market Value.	Par Value.	Value on Books.
Loans secured on real estate.....	\$7,791.00	\$7,991.00	\$7,991.00
Loans on personal security.....	4,259.79	4,707.25	4,707.25
Loans on collateral security.....	2,400.00	2,400.00	2,400.00
Bank stock, First National Bank of Gonic, 149 shares.....	13,410.00	14,900.00	12,683.00
Real estate acquired.....	14,297.38	14,297.38	14,297.38
Bank fixtures.....	400.00	600.00	600.00
Cash on hand.....	666.16	666.16	666.16
	<hr/> \$43,224.33	<hr/> \$45,561.79	<hr/> \$43,344.79

Number of depositors, 114. Decrease the past year, 19. Decrease of deposits the past year, \$7,121.43.

Two semi-annual dividends of $2\frac{1}{2}$ per cent each, July and January.

An extra dividend of 1 per cent was declared January, 1876.

Loans and investments are made by the trustees, who meet as often as called together by the treasurer.

An examination of the securities and books of the institution is made by a committee of the trustees twice a year.

Indebtedness of the trustees as principal, nothing; as surety, \$500.

Total amount of loans in the state, \$13,298.25.

Total amount of loans out of the state, \$1,800.

Total amount of investments in stocks and bonds in the state, \$12,683.00.

Total amount of investments in stocks and bonds out of the state, none.

Amount of state tax paid last year, \$206.28.

Amount of national tax paid for the year ending December 31, 1878, none reported.

Number having deposits of over \$2,000, 1.

Number of single loans of \$1,000 or less to separate parties in the state, 27.

Total expense of institution for year ending December 31, 1878, exclusive of taxes, \$272.17.

Reports are not published as required by law.

Largest amount loaned to any individual corporation or company, \$2,200.

Amount of debts believed by the trustees to be bad, none reported.

Amount of debts believed by the trustees to be doubtful, \$1,447.76.

The funds of the institution are invested agreeably to chapter 4, section 3, Pamphlet Laws of 1869.

Premium on stocks and bonds, none.

Amount received from depositors for the year 1878, \$2,859.52.

Amount paid to depositors for the year 1878, \$9,980.95.

Number of accounts opened for the year ending December 31, 1878, 1.

Number of accounts closed for the year ending December 31, 1878, 20.

* Resigned March 14, and John Legro was elected and has filed his bond and assumed the duties of the office.

GORHAM FIVE CENT SAVINGS BANK, — GORHAM.

Incorporated 1872. Charter expires 1892.

President. — WARREN NOYES.

Treasurer. — RUFUS S. INGALLS. Bond, \$25,000, copy of which is on file in office of secretary of state. Date of bond, March 17, 1873. Sureties of bond are able to respond. Bond deposited with the president for safe-keeping. Annual compensation of treasurer, \$200.

Trustees. — Warren Noyes, J. P. Evans, T. A. Adams, Augustus Evans, A. S. Twitchell, Stephen Gordon, T. E. Fisk.

Examination, January 22, 1879.

STATEMENT.

Due depositors	\$23,591.75
Guaranty fund	161.69
	<u>\$23,753.44</u>

	Market Value.	Par Value.	Value on Books.
Loans secured on real estate.....	\$12,290.67	\$12,290.67	\$12,290.67
Loans on personal security.....	6,550.36	6,550.36	6,550.36
Loans on collateral security.....	2,401.81	2,401.81	2,401.81
Cash on hand.....	2,510.60	2,510.60	2,510.60
	<u>\$23,753.44</u>	<u>\$23,753.44</u>	<u>\$23,753.44</u>

Number of depositors, 248. Increase the past year, 3. Decrease of deposits the past year, \$1,964.95.

Semi-annual dividends of 2½ per cent each, April and October.

An extra dividend declared on all sums due depositors is made every five years; the last one was declared October, 1878, amounting to \$396.30, or about one per cent per annum.

Loans and investments are made by the investing committee, who meet as often as is necessary.

An examination of the securities and books of the institution is made by a committee of the trustees twice a year.

Indebtedness of the trustees as principal, \$600; as surety, \$702.50.

Total amount of loans in the state, \$20,182.10.

Total amount of loans out of the state, \$1,060.74.

Character of loans generally good.

Amount of state tax paid last year, \$215.84.

Number of single loans of \$1,000 or less to separate parties in the state, 44.

Total expense of institution for year ending December 31, 1878, exclusive of taxes, \$246.50.

Books of record well kept. Reports are published as required by law.

Largest amount loaned to any individual corporation or company, \$3,539.69.

Amount of debts believed by the trustees to be bad, none.

Amount of debts believed by the trustees to be doubtful, none.

The funds of the institution are invested agreeably to chapter 4, section 3, Pamphlet Laws of 1869.

Amount received from depositors for the year 1878, \$8,813.35.

Amount paid to depositors for the year 1878, \$10,778.30.

Number of accounts opened for the year ending December 31, 1878, 45.

Number of accounts closed for the year ending December 31, 1878, 42.

HINSDALE SAVINGS BANK, — HINSDALE.

Incorporated 1874. Charter perpetual.

President. — CHARLES J. AMIDON.

Treasurer. — GEORGE WELLMAN. Bond, \$25,000, copy of which is on file in office of secretary of state. Date of bond, September 12, 1874. Sureties of bond are able to respond. Bond deposited with the president for safe-keeping. Annual compensation of treasurer, \$150.

Trustees. — George Robertson, Nelson Richardson, G. W. Holland, George Wellman, George S. Wilder, A. A. Thayer, C. S. Fay, H. F. Horton, L. W. Stearns, W. S. Barrows, A. B. Davis, O. H. Higgins.

Examination, January 23, 1879.

STATEMENT.

Due depositors.....	\$57,482.45
Guaranty fund.....	469.43
	\$57,951.88

	Market Value.	Par Value.	Value on Books.
Loans secured on real estate.....	\$18,156.83	\$18,156.83	\$18,156.83
Loans on personal security.....	12,866.57	12,866.57	12,866.57
Loans on collateral security.....	1,770.00	1,770.00	1,770.00
County, city, town, and district bonds...	21,400.00	20,400.00	21,037.64
Railroad stock	950.00	1,000.00	1,000.00
Brattleborough, Vt., Savings Bank book..	774.71	774.71	774.71
Bank fixtures.....	581.60	581.60	581.60
Cash on hand.....	1,764.53	1,764.53	1,764.53
	\$58,264.24	\$57,314.24	\$57,951.88

Number of depositors, 260. Increase the past year, 68. Increase of deposits the past year, \$19,923.65.

Semi-annual dividends of 2½ per cent each, January and July.

An extra dividend declared on all sums due depositors is made every five years.

Loans and investments are made by the investing committee, who meet as often as business requires.

An examination of the securities and books of the institution is made by a committee of the trustees twice a year.

Indebtedness of the trustees as principal, \$300; as surety, \$525.

Total amount of loans in the state, \$32,793.40.

Total amount of loans out of the state, none.

Total amount of investments in stocks and bonds in the state, none.

Total amount of investments in stocks and bonds out of the state, \$21,059.04.

Character of loans good.

Amount of state tax paid last year, \$431.96.

Number of single loans of \$1,000 or less to separate parties in the state, 109.

Total expense of institution for year ending December 31, 1878, exclusive of taxes, \$294.40.

Books of record well kept. Reports are published as required by law.

Largest amount loaned to any individual corporation or company, \$2,245.90.

Amount of debts believed by the trustees to be bad, none.

Amount of debts believed by the trustees to be doubtful, none.

The funds of the institution are invested agreeably to chapter 4, section 3, Pamphlet Laws of 1869.

Premium on stocks and bonds, \$312.36.

Amount received from depositors for the year 1878, \$25,170.25.

Amount paid to depositors for the year 1878, \$6,246.60.

Number of accounts opened for the year ending December 31, 1878, 90.

Number of accounts closed for the year ending December 31, 1878, 22.

SCHEDULE OF THE BONDS AND STOCKS OF THE HINSDALE SAVINGS BANK.

BONDS.	Market Value.	Par Value.	Value on Books.
COUNTY, CITY, TOWN, AND DISTRICT.			
Des Moines city, 7s.	\$5,100.00	\$5,000.00	\$5,000.00
Minneapolis city, 7s.	2,100.00	2,000.00	2,100.00
St. Paul city, 7s.	1,050.00	1,000.00	1,027.50
Cincinnati city, 7s.	1,100.00	1,000.00	1,080.00
County of Peoria, 7s.	1,100.00	1,000.00	1,010.14
Cleveland city, 6s.	4,200.00	4,000.00	4,070.00
Chicago city, 7s.	5,350.00	5,000.00	5,350.00
Galesburg, Ill., city, 8s.	1,400.00	1,400.00	1,400.00
	\$21,400.00	\$20,400.00	\$21,037.64
STOCKS.			
BANK.			
Ten shares, \$100 each, in First National Bank of Brattleborough, Vt.	\$950.00	\$1,000.00	\$1,000.00

Bank Commissioners' Report.

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IONA SAVINGS BANK, — TILTON.

Incorporated 1870. Charter perpetual.

President. — ADDISON B. WYATT.

Treasurer. — WILLIAM T. CASS. Bond, \$30,000, copy of which is on file in office of secretary of state. Date of bond, September 22, 1874. Sureties of bond are able to respond. Bond deposited with the president for safe-keeping. Annual compensation of treasurer, \$650.

Trustees. — A. B. Wyatt, E. Davis, B. F. Cofran, G. Piper, S. W. Davis, R. T. Noyes, A. S. Ballantyne, J. F. Taylor, M. Gerrish.

Examination, January 29 and 30, 1879.

STATEMENT.

Due depositors.....	\$181,892.22
Surplus	1,361.19
Guaranty fund.....	1,700.00
	<hr/> \$184,953.41

	Market Value.	Par Value.	Value on Books.
Loans secured on real estate.....	\$54,106.10	\$54,106.10	\$54,106.10
Loans on personal security.....	70,970.75	70,970.75	70,970.75
Loans on collateral security.....	22,159.00	22,159.00	22,159.00
County, city, town, and district bonds...	22,995.00	22,000.00	22,000.00
Accrued interest on bonds.....	883.81		
Railroad bonds.....	11,550.00	11,000.00	11,000.00
Balance on deposit in Citizens' National Bank, Tilton.....	2,000.00	2,000.00	2,000.00
Expense account.....	6.00	6.00	6.00
Real estate, acquired by foreclosure.....	1,922.00	1,922.00	1,922.00
Cash on hand.....	789.56	789.56	789.56
	<hr/> \$187,382.22	<hr/> \$184,953.41	<hr/> \$184,953.41

Number of depositors, 552. Increase the past year, 7.

Decrease of deposits the past year, \$4,365.98.

Semi-annual dividends of 2½ per cent each, May and November.

Loans and investments are made by the investing committee, who meet every month.

An examination of the securities and books of the institution is made by a committee of the trustees twice a year.

Indebtedness of the trustees as principal, \$500; as surety, \$4,000.

Total amount of loans out of the state, none.

Total amount of investments in stocks and bonds in the state, \$10,000.

Total amount of investments in stocks and bonds out of the state, \$22,000.

Amount of state tax paid last year, \$1,739.94.

Amount of national tax paid for the year ending December 31, 1878, \$40.86, charged to depositors.

Number having deposits of over \$2,000, one.

Number of single loans of \$1,000 or less to separate parties in the state, 92.

Total expense of institution for year ending December 31, 1878, exclusive of taxes, \$938.47.

Books of record well kept. Reports are published as required by law.

Daily cash balances deposited with Citizens' National Bank, Tilton, which makes the collections of the bank in consideration of such deposits.

Largest amount loaned to any individual corporation or company, \$12,000 on mortgage.

Amount of debts believed by the trustees to be doubtful, about \$1,000.

The funds of the institution are invested agreeably to chapter 4, section 3, Pamphlet Laws of 1869.

Premium on stocks and bonds, \$1,545.

Amount received from depositors for the year 1878, \$48,253.20.

Amount paid to depositors for the year 1878, \$52,619.18.

Number of accounts opened for the year ending December 31, 1878, 101.

Number of accounts closed for the year ending December 31, 1878, 94.

SCHEDULE OF THE BONDS OF THE IONA SAVINGS BANK.

BONDS.	Market Value.	Par Value.	Value on Books.
COUNTY, CITY, TOWN, AND DISTRICT.			
City of Elizabeth, N. J.....7 per cent	\$3,150.00	\$3,000.00	\$3,000.00
City of Sandusky, Ohio.....7 "	1,075.00	1,000.00	1,000.00
Town of Lake, Ill.....7 "	3,090.00	3,000.00	3,000.00
Zanesville, Ohio.....8 "	1,100.00	1,000.00	1,000.00
Toledo, Ohio.....8 "	2,200.00	2,000.00	2,000.00
Quincy, Ill.....6 "	4,000.00	4,000.00	4,000.00
Dubuque, Ia......6 "	2,000.00	2,000.00	2,000.00
Jeffersonville, Ind.....7.3 "	2,100.00	2,000.00	2,000.00
Erie, Pa......7 "	1,070.00	1,000.00	1,000.00
Evansville, Ind......7 "	1,070.00	1,000.00	1,000.00
Grand Rapids, Mich......7 "	2,140.00	2,000.00	2,000.00
Accrued interest on bonds actually ac- crued, and a portion due Feb. 1, 1879...	\$83.81		
	\$23,878.81	\$22,000.00	\$22,000.00
RAILROAD.			
Boston, Concord. & Montreal, 7 per cent	\$11,550.00	\$11,000.00	\$11,000.00

KEARSARGE SAVINGS BANK, — WARNER.

Incorporated 1873. Charter expires 1893.

President. — N. G. ORDWAY.*Vice-President.* — GEORGE SAVORY.

Treasurer. — GILMAN C. GEORGE. Bond, \$25,000, copy of which is on file in office of secretary of state. Date of bond, March 21, 1874. Sureties of bond are able to respond. Bond deposited with the vice-president for safe-keeping. Annual compensation of treasurer, \$400.

Trustees. — N. G. Ordway, George Savory, Timothy Flanders, Lewis N. Chase, Ira Haney, George L. Ordway, John Aiken, A. C. Carroll, A. S. Bean, Benjamin F. Heath.

Examination, February 10, 1879.

STATEMENT.

Due depositors.....	\$25,242.80
Surplus.....	1,158.76
Guaranty fund.....	924.06
Unappropriated balance under reduction by decree.....	18,717.61
	<u>\$46,043.23</u>

	Market Value.	Par Value.	Value on Books.
Loans secured on real estate.....		\$35,376.01	\$35,376.01
Loans on personal security.....		2,061.64	2,061.64
Loans on collateral security.....		65.00	65.00
Bank stock, 40 shares Kearsarge National.....		4,000.00	4,320.00
Balance on deposit in Kearsarge National Bank.....		2,920.58	2,920.58
Bank fixtures, safe.....		1,300.00	1,300.00
		<u>\$45,723.23</u>	<u>\$46,043.23</u>

Number of depositors, 313. Decrease the past year, 8. Decrease of deposits the past year, \$32,355.12.

No dividend declared the past year. No extra dividend has been declared.

Loans and investments are made by the investing committee, who meet once a week.

An examination of the securities and books of the institution is made by a committee of the trustees twice a year, March and September.

Indebtedness of the trustees as principal, \$6,161.64; as surety, \$1,200.

Total amount of loans in the state, \$11,402.65.

Total amount of loans out of the state, \$26,100.

Total amount of investments in stocks and bonds in the state, \$4,320.

Total amount of investments in stocks and bonds out of the state, none.

Amount of state tax paid last year, \$587.05.

Amount of national tax paid for the year ending December 31, 1878, none.

Number having deposits of over \$2,000, none.

Number of single loans of \$1,000 or less to separate parties in the state, 7.

Total expense of institution for year ending December 31, 1878, exclusive of taxes, \$631.92.

Books of record well kept. Reports are published as required by law.

Daily cash balances deposited with Kearsarge National Bank, which makes the collections of the bank in consideration of such deposits.

Largest amount loaned to any individual corporation or company, \$10,000.

Amount of overdue paper, \$600.

The funds of the institution are not invested agreeably to chapter 4, section 3, Pamphlet Laws of 1869.

Amount received from depositors for the year 1878, \$2,215.99.

Amount paid to depositors for the year 1878, \$34,571.11.

Number of accounts opened for the year ending December 31, 1878, 10.

Number of accounts closed for the year ending December 31, 1878, 18.

KEENE FIVE CENTS SAVINGS BANK, — KEENE.

Incorporated 1868. Charter perpetual.

President. — CALEB T. BUFFUM.*Vice-Presidents.* — EDWARD JOSLIN, ELIJAH BOYDEN.

Treasurer. — G. A. LITCHFIELD. Bond, \$60,000, copy of which is on file in office of secretary of state. Date of bond, September 22, 1875. Sureties of bond are able to respond. Bond deposited with the president for safe-keeping. Annual compensation of treasurer, \$1,000.

Trustees. — Frank A. Perry, George W. Ball, John Humphrey, Henry A. Coolidge, Clark F. Rowell, D. H. Woodward, O. G. Dort, N. O. Hayward, John Q. Jones, John B. Fiske, O. Sprague, E. Clark, F. E. Keyes, Hiram Blake, C. N. Chandler.

Examination, March 6, 1879.

STATEMENT.

Due depositors	\$809,769.20
Guaranty fund	6,424.83
	<u>\$816,194.03</u>

	Market Value.	Par Value.	Value on Books.
Loans secured on real estate	\$483,309.17	\$483,309.17	\$483,309.17
Loans on personal security	67,807.05	67,807.05	67,807.05
Loans on collateral security	8,902.76	8,902.76	8,902.76
U. S. bonds	30,750.00	30,000.00	33,436.24
State bonds	20,875.00	20,000.00	20,000.00
County, city, town, and district bonds ..	79,172.50	86,552.50	83,697.50
Railroad stock	43,525.00	45,000.00	45,360.25
Bank stock	44,830.00	38,500.00	43,744.75
Iowa Loan & Trust Co.	6,300.00	6,300.00	6,300.00
Bank of Creston, Iowa	6,400.00	6,400.00	6,400.00
Balance on deposit in National Banks in Keene	11,336.97	11,336.97	11,336.97
Bank fixtures	900.00	900.00	900.00
Cash on hand	4,999.34	4,999.34	4,999.34
	<u>\$809,107.79</u>	<u>\$810,007.79</u>	<u>\$816,194.03</u>

Number of depositors, 4,105. Increase the past year, 102.

Decrease of deposits the past year, \$28,982.87.

Semi-annual dividends of 2½ per cent each, in January and July.

An extra dividend declared on all sums due depositors was declared January 1, 1876, amounting to \$8,145.63, or about 1 per cent per annum.

Loans and investments are made by the investing committee, who meet once a week.

An examination of the securities and books of the institution is made by a committee of the trustees four times a year.

Indebtedness of the trustees as principal, \$4,500; as surety, \$3,000.

Total amount of loans in the state, \$282,733.54.

Total amount of loans out of the state, \$200,575.63.

Total amount of investments in stocks and bonds in the state, \$49,800.

Total amount of investments in stocks and bonds out of the state, \$168,252.50.

Character of loans generally good.

Amount of state tax paid last year, \$7,977.07.

Amount of national tax paid for the year ending December 31, 1878, \$135.45.

Number having deposits of over \$2,000, 22.

Number of single loans of \$1,000 or less to separate parties in the state, 304.

Total expense of institution for year ending December 31, 1878, exclusive of taxes, \$1,200.

Books of record neatly kept. Reports are published as required by law.

Daily cash balances deposited with Keene National Banks, who make the collections of the bank in consideration of such deposits.

Largest amount loaned to any individual corporation or company, \$12,500.

Amount of debts believed by the trustees to be bad, none.

Amount of debts believed by the trustees to be doubtful, \$1,500.

The funds of the institution are not invested agreeably to chapter 4, section 3, Pamphlet Laws of 1869.

Amount received from depositors for the year 1878, \$169,117.64.

Amount paid to depositors for the year 1878, \$198,100.51.

Number of accounts opened for the year ending December 31, 1878, 485.

Number of accounts closed for the year ending December 31, 1878, 383.

* January dividend not included.

SCHEDULE OF THE BONDS AND STOCKS OF THE KEENE FIVE CENTS SAVINGS BANK.

BONDS.	Market Value.	Par Value.	Value on Books.
U. S. bonds, 10-40s.....	\$30,750.00	\$30,000.00	\$33,436.24
STATE.			
New Hampshire.....	\$20,875.00	\$20,000.00	\$20,000.00
COUNTY, CITY, TOWN, AND DISTRICT.			
City of Lincoln, Ill., 10s.....	\$10,500.00	\$10,000.00	\$9,750.00
City of Cincinnati, Ohio, 7 3-10s.....	16,500.00	15,000.00	15,280.00
City of Leavenworth, Kansas, 10s.....	8,952.50	8,952.50	8,952.50
City of Keene, 5s.....	3,000.00	3,000.00	3,000.00
Nebraska City, Neb.....	15,600.00	15,600.00	15,600.00
Ottawa township, Ill., 10s.....	5,000.00	10,000.00	9,750.00
Leavenworth county, Kansas, 7s.....	5,000.00	10,000.00	7,900.00
White county, Ill., 8s.....	6,300.00	6,000.00	5,465.00
Woodbury county, Iowa, 7½s.....	3,120.00	3,000.00	3,000.00
Plymouth county, Iowa, 7½s.....	5,200.00	5,000.00	5,000.00
	\$79,172.50	\$86,552.50	\$83,697.50
STOCKS.			
BANK.			
Keene National, Keene, 39 shares.....	\$5,265.00	\$3,900.00	\$4,655.50
Ashuelot National, Keene, 100 shares....	12,500.00	10,000.00	12,446.25
Citizens' National, Keene, 100 shares....	11,500.00	10,000.00	11,500.00
Winchester National, Winchester, 29 sh's.	3,625.00	2,900.00	3,443.00
Blackstone National, Boston, 38 shares...	3,040.00	3,800.00	3,800.00
National B'k of Commerce, Boston, 25 sh's	2,150.00	2,500.00	2,500.00
National B'k of Republic, Boston, 54 sh's	6,750.00	5,400.00	5,400.00
	\$44,830.00	\$38,500.00	\$43,744.75
RAILROAD.			
Pittsburgh, Fort Wayne, & Chicago, 150 shares.....	\$15,750.00	\$15,000.00	\$15,231.25
Morris & Essex, 300 shares.....	12,600.00	15,000.00	15,268.75
Chicago & Alton, 100 shares.....	10,600.00	10,000.00	10,229.00
Cleveland & Pittsburgh, 100 shares.....	4,575.00	5,000.00	4,631.25
	\$43,525.00	\$45,000.00	\$45,360.25

Bank Commissioners' Report.

LACONIA SAVINGS BANK, — LACONIA.

Incorporated 1831. Charter perpetual.

President. — ALBERT G. FOLSOM.

Treasurer. — WOODBURY L. MELCHER. Bond, \$60,000, copy of which is on file in office of secretary of state. Date of bond, July 21, 1873. Sureties of bond are able to respond. Bond deposited with the president for safe-keeping. Annual compensation of treasurer, \$1,200.

Clerk. — Orrin W. Tibbett, paid by treasurer.

Trustees. — Daniel A. Tilton, James S. Hoit, Ellery A. Hibbard, Ebenezer Stevens, Almon C. Leavitt, Frank W. Reeves, Samuel B. Smith, Noah L. True.

Examination, February 20, 1879.

STATEMENT.

Due depositors	\$534,772.54
Surplus	18,346.37
Guaranty fund	12,000.64
	<hr/> \$565,119.55

	Market Value.	Par Value.	Value on Books.
Loans secured on real estate.....	\$302,415.50	\$302,415.50	\$302,415.50
Loans on personal security.....	19,650.00	19,650.00	19,650.00
Loans on collateral security.....	14,264.44	14,264.44	14,264.44
U. S. bonds.....	68,890.00	67,000.00	67,000.00
County, city, town, and district bonds....	64,350.00	71,000.00	64,974.00
Railroad bonds.....	42,570.00	49,200.00	46,733.75
Railroad stock.....	4,200.00	5,200.00	5,200.00
Bank stock.....	22,319.00	20,600.00	20,600.00
Balance on deposit in Boston National Bank.....	4,559.31	4,559.31	4,559.31
Real estate, acquired by foreclosure.....	7,600.00	7,600.00	7,600.00
Cash on hand.....	12,122.55	12,122.55	12,122.55
	<hr/> \$562,940.80	<hr/> \$574,211.80	<hr/> \$565,119.55

Number of depositors, 1,750. Decrease the past year, 167.

Decrease of deposits the past year, \$88,176.82.

Semi-annual dividends of 2½ per cent each, January and July.

An extra dividend declared on all sums due depositors is made every five years; the last one was declared in July, 1874, amounting to \$17,549.80, or about 2 per cent per annum.

Loans and investments are made by the investing committee, who meet at the call of the treasurer.

An examination of the securities and books of the institution is made by a committee of the trustees four times a year.

Indebtedness of the trustees as principal, \$8,450; as surety, \$600.

Total amount of loans in the state, \$288,209.44.

Total amount of loans out of the state, \$48,120.50.

Total amount of investments in stocks and bonds in the state, \$4,980.

Total amount of investments in stocks and bonds out of the state, \$137,507.75.

Amount of state tax paid last year, \$5,528.74.

Amount of national tax paid for the year ending December 31, 1878, none.

Number having deposits of over \$2,000, 23.

Number of single loans of \$1,000 or less to separate parties in the state, 67.

Total expense of institution for year ending December 31, 1878, exclusive of taxes, \$1,663.79.

Books of record well kept. Reports are published as required by law.

Daily cash balances deposited with the Boston National Bank, which makes the collections of the bank in consideration of such deposits.

This bank receives 3 per cent on account of its deposits in other banks, in excess of \$5,000.

Largest amount loaned to any individual corporation or company, \$40,000.

Amount of debts believed by the trustees to be doubtful, about \$3,000.

Amount of overdue paper, \$600.

The funds of the institution are invested agreeably to chapter 4, section 3, Pamphlet Laws of 1869.

Amount received from depositors for the year 1878, \$37,292.

Amount paid to depositors for the year 1878, \$125,468.82.

Number of accounts opened for the year ending December 31, 1878, 133.

Number of accounts closed for the year ending December 31, 1878, 300.

SCHEDULE OF THE BONDS AND STOCKS OF THE LACONIA SAVINGS BANK.

BONDS.	Market Value.	Par Value.	Value on Books.
U. S. bonds, \$5,000, 81s, \$42,000, 67s, \$10,000, 5s, \$10,000, 4s.....	\$68,890.00	\$67,000.00	\$67,000.00
COUNTY, CITY, TOWN, AND DISTRICT.			
City of Newport, Ky., 7-30s, water-works	\$3,060.00	\$3,000.00	\$2,997.50
Cincinnati, 7s.....	3,300.00	3,000.00	3,000.00
East Saginaw, Mich., 8s, water-works.....	5,400.00	5,000.00	4,875.00
Houston, Tex., 6s.....	2,580.00	8,600.00	5,764.00
Kansas, Mo., 8s.....	5,000.00	5,000.00	4,500.00
Beardstown, Ill., 8s.....	5,000.00	5,000.00	4,375.00
Ottumwa, Iowa, 8s, water-works..	3,000.00	3,000.00	2,850.00
Portsmouth, Ohio, 7s.....	2,060.00	2,000.00	1,900.00
Pueblo, Col., 8s, gold, water-works	3,000.00	3,000.00	2,550.00
Town of Lake, Ill., water-works.....	5,000.00	5,000.00	5,000.00
Pana, Ill., 7s.....	2,250.00	3,000.00	2,700.00
County of Dawson, Neb., 10s.....	2,250.00	3,000.00	2,850.00
Lancaster, Neb., 10s.....	5,000.00	5,000.00	5,000.00
Osage, Kan., 7s.....	4,500.00	5,000.00	4,250.00
Miami, Kan., 7s.....	2,700.00	3,000.00	2,587.50
Bent, Col., 8s.....	5,000.00	5,000.00	4,825.00
North-Western Gas-Light & Coke Co., 10s	5,250.00	5,000.00	4,950.00
	\$64,350.00	\$71,600.00	\$64,974.00
RAILROAD.			
Boston, Concord, & Montreal sinking fund, 6s.....	\$1,400.00	\$1,400.00	\$980.00
Boston, Concord, & Montreal consols, 7s.	21,000.00	20,000.00	20,000.00
Burlington, Cedar Rapids & Northern, 5s	720.00	800.00	660.00
Vermont Central, 1st mortgage.....	750.00	5,000.00	4,331.25
Vermont Central, guaranteed by Vermont & Canada.....	1,500.00	5,000.00	5,000.00
Framingham & Lowell, guaranteed by Old Colony.....	5,000.00	5,000.00	4,500.00
Mansfield & Framingham, guaranteed by Old Colony.....	3,000.00	3,000.00	2,850.00
Boston, Clinton, & Fitchburg, guaranteed by Old Colony.....	1,000.00	1,000.00	950.00
Chicago, Burlington, & Quincy.....	5,800.00	5,000.00	4,725.00
Eastern, 3½s.	2,400.00	3,000.00	2,737.50
	\$42,570.00	\$49,200.00	\$46,733.75
STOCKS.			
BANK.			
15 shares National State Capital, Concord	\$2,025.00	\$1,500.00	\$1,500.00
45 " Citizens' National, Tilton.....	5,175.00	4,500.00	4,500.00
90 " Laconia " Laconia.....	9,450.00	9,000.00	9,000.00
6 " Boston " Boston.....	549.00	600.00	600.00
20 " Commerce " Boston.....	1,560.00	2,000.00	2,000.00
20 " Merchants' " ".....	2,460.00	2,000.00	2,000.00
10 " Shawmut " ".....	1,100.00	1,000.00	1,000.00
	\$22,319.00	\$20,600.00	\$20,600.00
RAILROAD.			
50 shares Eastern, New Hampshire.....	\$4,000.00	\$5,000.00	\$5,000.00
7 shares Burlington, Cedar Rapids, & Northern.....	200.00	700.00	200.00
	\$4,200.00	\$5,700.00	\$5,200.00

LAKE VILLAGE SAVINGS BANK, — LAKE VILLAGE.

Incorporated 1864. Went into operation October 1, 1867. Charter expires 1884.

President. — OLIVER GOSS.

Treasurer. — THOMAS HAM. Bond, \$30,000, copy of which is on file in office of secretary of state. Date of bond, April 1, 1876. Sureties of bond are able to respond. Bond deposited in the safe of the Cole Manufacturing Company for safe-keeping. Annual compensation of treasurer, \$700.

Trustees. — Moses R. Elkins, Samuel C. Clark, John J. Morrill, W. A. Sanborn, S. B. Cole, M. Sargent, Jr., Oliver Goss, S. S. Ayer, George L. Sleeper, Joseph L. Odell, Thomas Ham, John J. Sanborn, John S. Crane.

Examination, February 26 and 27, 1879.

STATEMENT.

Due depositors.....	\$129,889.60
Surplus.....	4,777.79
Guaranty fund.....	3,400.00
	<u>\$138,067.39</u>

	Market Value.	Par Value.	Value on Books.
Loans secured on real estate.....	\$61,562.94	\$61,562.94	\$61,562.94
Loans on personal security.....	15,857.72	15,857.72	15,857.72
Loans on collateral security.....	6,530.00	6,530.00	6,530.00
U. S. bonds.....	500.00	500.00	532.00
State bonds.....	110.00	100.00	100.00
County, city, town, and district bonds....	35,795.00	35,100.00	34,024.78
Railroad bonds.....	3,950.00	3,800.00	3,765.00
Bank stock.....	8,475.00	8,200.00	8,630.00
Balance on deposit in Laconia National Bank.....	366.66	366.66	366.66
Bank fixtures.....	400.00	400.00	400.00
Cash on hand.....	6,298.29	6,298.29	6,298.29
	<u>\$139,845.61</u>	<u>\$138,715.61</u>	<u>\$138,067.39</u>

Number of depositors, 533. Decrease the past year, 86. Decrease of deposits the past year, \$32,677.09.

Annual dividend of 4 per cent, October 1, 1878.

An extra dividend declared on all sums due depositors is made every three years; the last one was declared October 1, 1874, amounting to \$2,274.09, or about 1 per cent per annum.

Loans and investments are made by the investing committee, who meet as often as business requires.

An examination of the securities and books of the institution is made by a committee of the trustees twice a year.

Indebtedness of the trustees as principal, \$300; as surety, \$5,300.

Total amount of loans in the state, \$80,685.14.

Total amount of loans out of the state, \$6,500.

Total amount of investments in stocks and bonds in the state, \$12,995.08.

Total amount of investments in stocks and bonds out of the state, \$34,456.78.

Amount of state tax paid last year, \$1,247.60.

Number having deposits of over \$2,000, none.

Number of single loans of \$1,000 or less to separate parties in the state, 170.

Total expense of institution for year ending December 31, 1878, exclusive of taxes, \$900.

Books of record well kept. Reports are published as required by law.

Daily cash balances deposited with Laconia National Bank.

Largest amount loaned to any individual corporation or company, \$4,000.

Amount of debts believed by the trustees to be bad, \$300.

Amount of debts believed by the trustees to be doubtful, \$500.

The funds of the institution are invested agreeably to chapter 4, section 3, Pamphlet Laws of 1869.

Premium on stocks and bonds, \$1,778.22.

Amount received from depositors for the year 1878, \$18,698.34.

Amount paid to depositors for the year 1878, \$51,375.43.

Number of accounts opened for the year ending December 31, 1878, 57.

Number of accounts closed for the year ending December 31, 1878, 86.

SCHEDULE OF THE BONDS AND STOCKS OF THE LAKE VILLAGE SAVINGS BANK.

BONDS.	Market Value.	Par Value.	Value on Books.
U. S. bonds, 5-20s, 6 per cent.	\$500.00	\$500.00	\$532.00
STATE.			
New Hampshire, 6s.	\$110.00	\$100.00	\$100.00
COUNTY, CITY, TOWN, AND DISTRICT.			
City of Muskegon, Mich., 8s.	\$6,360.00	\$6,000.00	\$5,947.50
City of South Bend, Ind., 8s.	5,300.00	5,000.00	5,000.00
Township of Wade, Ill., 8s.	3,090.00	3,000.00	3,085.83
Kansas City, Mo., 10s.	3,240.00	3,000.00	3,000.00
Kansas City, Mo., 8s.	4,200.00	4,000.00	3,952.00
City of Muscatine, Iowa, 6s.	5,000.00	5,000.00	4,245.00
City of Quincy, Ill., 6s.	4,000.00	4,000.00	3,834.00
Pueblo county, Col., 10s.	3,000.00	3,000.00	2,860.01
City of Litchfield, Ill., 10s.	1,500.00	2,000.00	2,000.00
City of Manchester, N. H., 6s.	105.00	100.00	100.00
	\$35,795.00	\$35,100.00	\$34,024.78
RAILROAD.			
Boston, Concord, & Montreal, 7s.	\$3,150.00	\$3,000.00	} \$3,765.00
Boston, Concord, & Montreal, 6s.	800.00	800.00	
	\$3,950.00	\$3,800.00	\$3,765.00
STOCKS.			
BANK.			
Laconia National, 55 shares.	\$5,775.00	\$5,500.00	\$5,750.00
Lake National, 27 shares.	2,700.00	2,700.00	2,880.00
	\$8,475.00	\$8,200.00	\$8,630.00

LEBANON SAVINGS BANK, —LEBANON.

Incorporated 1869. Charter expires 1889.

President. — WILLIAM S. ELA.

Treasurer. — EDWARD A. KENDRICK. Bond, \$55,000, copy of which is on file in office of secretary of state. Date of bond, sundry dates. Sureties of bond are able to respond. Bond deposited with the president for safe-keeping. Annual compensation of treasurer, \$1,500. Annual compensation of clerks paid by the treasurer.

Clerk. — Cornelia L. Foster.

Trustees. — William S. Ela, Aaron H. Cragin, Lewis C. Pattee, Daniel B. Emerson, George Blodgett, Samuel Wood, 2d, Bradley True, Solon A. Peck, William Duncan, Charles M. Hildreth, Nathan B. Stearns, David W. Marston, Charles A. Dole, Martin V. Purmort, Edward A. Kendrick.

Examination, March 13, 1879.

STATEMENT.

Due depositors.....	\$598,233.39
Guaranty fund.....	10,756.15
	<hr/> \$608,989.54

	Market Value.	Par Value.	Value on Books.
Loans secured on real estate.....	\$365,371.98	\$365,371.98	\$365,371.98
Loans on personal security.....	5,429.85	5,429.85	5,429.85
Loans on collateral security.....	12,867.98	12,867.98	12,867.98
State bonds.....	5,085.00	4,500.00	4,705.25
County, city, town, and district bonds....	84,650.00	79,700.00	79,366.75
Railroad bonds.....	2,680.00	4,000.00	3,720.00
Bank stock.....	30,470.00	28,000.00	30,832.00
Balance on deposit in Shawmut National Bank.....	18,843.88	18,843.88	18,843.88
Deficit to balance account.....			4,497.88
Real estate, acquired.....	54,219.07	79,148.91	79,148.91
Bank fixtures.....	1,500.00	1,500.00	1,500.00
Cash on hand.....	2,705.06	2,705.06	2,705.06
	<hr/> \$583,822.82	<hr/> \$602,067.66	<hr/> \$608,989.54

Number of depositors, 1,864. Increase the past year, 18. Decrease of deposits the past year, \$32,104.82.

Two semi-annual dividends of $2\frac{1}{2}$ and 2 per cent, July and January.

No extra dividend declared since July 1, 1876.

Loans and investments are made by the investing committee, who meet when occasion requires.

An examination of the securities and books of the institution is made by the auditors four times a year.

Indebtedness of the trustees as principal, \$8,065.00; as surety, none.

Total amount of loans in the state, \$192,101.92.

Total amount of loans out of the state, \$191,567.89.

Total amount of investments in stocks and bonds in the state, \$98,104.00.

Total amount of investments in stocks and bonds out of the state, \$20,520.00.

Character of loans generally good.

Amount of state tax paid last year, \$6,213.44.

Amount of national tax paid for the year ending December 31, 1878, \$382.47.

Number having deposits of over \$2,000, 10.

Number of single loans of \$1,000 or less to separate parties in the state, 54.

Total expense of institution for year ending December 31, 1878, exclusive of taxes, \$2,050.91.

Books of record well kept. Reports are published as required by law.

Daily cash balances deposited with the Shawmut National Bank, Boston, which makes the collections of the bank in consideration of such deposits.

This bank receives 2 per cent on account of its deposits in other banks.

Largest amount loaned to any individual corporation or company, \$10,175.24.

Amount of debts believed by the trustees to be bad, none.

Amount of debts believed by the trustees to be doubtful, \$25,929.84.

The funds of the institution are invested agreeably to chapter 4, section 3, Pamphlet Laws of 1869.

Premium on stocks and bonds, \$4,261.00.

Amount received from depositors for the year 1878, \$167,568.62.

Amount paid to depositors for the year 1878, \$199,673.44.

Number of accounts opened for the year ending December 31, 1878, 302.

Number of accounts closed for the year ending December 31, 1878, 284.

SCHEDULE OF THE BONDS AND STOCKS OF THE LEBANON SAVINGS BANK.

BONDS.	Market Value.	Par Value.	Value on Books.
STATE.			
State of New Hampshire.....	\$5,085.00	\$4,500.00	\$4,705.25
COUNTY, CITY, TOWN, AND DISTRICT.			
Town of Lebanon.....	\$3,255.00	\$3,100.00	\$3,100.00
Town of Newport, due 1901.....	12,720.00	12,000.00	12,000.00
Union School District, Lebanon.....	1,785.00	1,700.00	1,611.50
City of Newark, N. J., 7s.....	3,240.00	3,000.00	3,000.00
City of Manchester, N. H.....	38,960.00	36,000.00	35,597.50
City of Dover, N. H.....	9,870.00	9,400.00	9,247.75
City of Portsmouth, N. H.....	1,050.00	1,000.00	1,010.00
Jersey City, N. J., 7s.....	3,270.00	3,000.00	3,000.00
New England Loan Company.....	10,500.00	10,500.00	10,800.00
	\$84,650.00	\$79,700.00	\$79,366.75
RAILROAD.			
Eastern Railroad, 3½, 4½, and 6 per cent...	\$2,680.00	\$4,000.00	\$3,720.00
STOCKS.			
BANK.			
National Bank of Lebanon, 280 shares....	\$30,470.00	\$28,000.00	\$30,832.00

Bank Commissioners' Report.

LITTLETON SAVINGS BANK, — LITTLETON.

Incorporated 1868. Charter expires 1888.

President. — JOHN FARR.

Treasurer. — OSCAR C. HATCH. Bond, \$45,000, copy of which is on file in office of secretary of state. Date of bond, November 22, 1875. Sureties of bond are able to respond. Bond deposited with the president of the bank for safe-keeping. Annual compensation of treasurer and clerks, \$1,200.

Clerks. — O. B. Copeland, F. E. Goodall.

Trustees. — John Farr, Cyrus Eastman, Henry L. Tilton, George A. Bingham, E. B. Parker, G. B. Redington, Nelson C. Farr, H. H. Southworth, Oscar C. Hatch, Otis G. Hale. Examination, January 24, 1879.

STATEMENT.

Due depositors.....	\$244,802.63
Surplus.....	4,008.86
Guaranty fund.....	3,000.00
	<hr/> \$251,811.49

	Market Value.	Par Value.	Value on Books.
Loans secured on real estate.....	\$64,417.39	\$64,417.39	\$64,417.39
Loans on personal security	70,065.15	70,065.15	70,065.15
Loans on collateral security	19,499.17	19,499.17	19,499.17
U. S. bonds.....	13,751.25	13,000.00	13,705.88
County, city, town, and district bonds...	22,287.00	24,500.00	23,452.50
Bank stock.....	27,243.00	25,900.00	25,900.00
Mt. Washington Hotel Company bonds ..	5,000.00	5,000.00	5,000.00
Balance deposited in Maverick National Bank, Boston	24,305.78	24,305.78	24,305.78
Cash on deposit in Littleton National Bank	5,465.62	5,465.62	5,465.62
	<hr/> \$252,034.36	<hr/> \$252,153.11	<hr/> \$251,811.49

Number of depositors, 991. Decrease the past year, 43. Decrease of deposits the past year, \$66,942.89.

Semi-annual dividends of 2½ per cent each, January and July.

An extra dividend on all sums due depositors was declared January 1, 1876, amounting to \$3,273.60, or about 1 per cent per annum.

Loans and investments are made by the investing committee, who meet every Monday.

An examination of the securities and books of the institution is made by a committee of the trustees twice a year.

Indebtedness of the trustees as principal, \$32,348.56; as surety, \$20,560.17.

Total amount of loans in the state, \$144,231.71.

Total amount of loans out of the state, \$9,750.00.

Total amount of investments in stocks and bonds in the state, 30,500.

Total amount of investments in stocks and bonds out of the state, \$37,558.38.

Character of loans generally good.

Amount of state tax paid last year, \$2,579.61.

Amount of national tax paid for the year ending December 31, 1878, \$81.72.

Number having deposits of over \$2000, 6.

Number of single loans of \$1000 or less to separate parties in the state, 91.

Total expense of institution for year ending December 31, 1878, exclusive of taxes, \$1,936.82.

Books of record neatly kept. Reports are published as required by law.

Daily cash balances deposited with Littleton National Bank, which makes the collections of the bank in consideration of such deposits.

This bank receives 3 per cent on account of its deposits in Maverick National Bank, Boston.

Largest amount loaned to any individual corporation or company, \$16,044.45.

Amount of debts believed by the trustees to be bad, none.

Amount of debts believed by the trustees to be doubtful, very small.

Amount of overdue business paper, \$6,445.39.

The funds of the institution are invested agreeably to chapter 4, section 3, Pamphlet Laws of 1869.

Premium on stocks and bonds, \$225.

Amount received from depositors for the year 1878, \$69,193.68.

Amount paid to depositors for the year 1878, \$136,136.57.

Number of accounts opened for the year ending December 31, 1878, 183.

Number of accounts closed for the year ending December 31, 1878, 226.

SCHEDULE OF THE BONDS AND STOCKS OF THE LITTLETON SAVINGS BANK

BONDS.	Market Value.	Par Value.	Value on Books.
U. S. bonds.....	\$13,751.25	\$13,000.00	\$13,705.88
COUNTY, CITY, TOWN, AND DISTRICT.			
Town of Groton, Vt.....	\$2,000.00	\$2,000.00	\$2,000.00
City of Indianapolis, Ind.....	2,200.00	2,000.00	2,000.00
“ Quincy, Ill.....	867.50	1,000.00	867.50
“ Muscatine, Iowa.....	1,800.00	2,000.00	1,600.00
“ Dubuque, Iowa.....	1,800.00	2,000.00	1,800.00
“ Kansas, Mo.....	2,000.00	2,000.00	2,000.00
“ Lincoln, Neb.....	1,000.00	1,000.00	1,000.00
“ Cleveland, Ohio.....	3,000.00	3,000.00	3,000.00
“ East Saginaw, Mich.....	2,050.00	2,000.00	2,000.00
Town of Lake, Ill.....	2,700.00	3,000.00	3,000.00
Town of Grant, Ill.....	750.00	1,000.00	1,000.00
County of Alexander, Ill.....	800.00	2,000.00	1,760.00
School district of Pueblo, Col.....	1,500.00	1,500.00	1,425.00
	\$22,287.00	\$24,500.00	\$23,452.50
MISCELLANEOUS.			
Mt. Washington Hotel Co.....	\$5,000.00	\$5,000.00	\$5,000.00
STOCKS.			
BANK.			
50 shares Lake National, Wolfeborough...	\$4,500.00	\$5,000.00	\$5,000.00
15 shares Laconia National, Laconia.....	1,650.00	1,500.00	1,500.00
4 shares National, of Newbury, Wells River, Vt.....	400.00	400.00	400.00
14 shares Mechanics' National, Portsmouth.	1,470.00	1,400.00	1,400.00
35 shares Citizens' National, Tilton.....	4,025.00	3,500.00	3,500.00
61 shares Littleton National, Littleton....	7,198.00	6,100.00	6,100.00
30 shares Second National, Nashua.....	3,000.00	3,000.00	3,000.00
50 shares Citizens' National, Keene.....	5,000.00	5,000.00	5,000.00
	\$27,243.00	\$25,900.00	\$25,900.00

LOAN AND TRUST SAVINGS BANK, — CONCORD.

Incorporated 1872. Charter perpetual.

President. — JONATHAN E. SARGENT.*Vice-President.* — CALVIN HOWE.

Treasurer. — GEORGE A. FERNALD. Bond, \$60,000, copy of which is on file in office of secretary of state. Date of bond, April 29, 1878. Sureties of bond able to respond. Bond deposited with the president for safe-keeping. Annual compensation of treasurer, \$1,000.

Trustees. — J. E. Sargent, L. D. Stevens, George G. Fogg, L. Downing, jr., C. Howe, J. P. Pitman, J. S. Norris, W. H. Allison, George E. Todd, J. H. Albin, H. A. Dodge, Walter Harriman, F. Mosely, J. F. Jones, Silas Curtis, J. H. Barron, H. J. Crippen.

Examination, January 23 and 24, 1879.

STATEMENT.

Due depositors.....	\$635,865.13
Surplus.....	13,676.12
Guaranty fund.....	7,837.03
	<hr/> \$657,378.28

	Market Value.	Par Value.	Value on Books.
Loans secured on real estate.....	\$175,452.66	\$175,452.66	\$175,452.66
Loans on personal property.....	67,801.62	67,801.62	67,801.62
Loans on collateral security.....	129,408.44	129,408.44	129,408.44
U. S. bonds.....	30,600.00	30,000.00	30,763.52
County, city, town, and district bonds...	155,787.50	157,000.00	152,743.75
Railroad bonds.....	15,750.00	15,000.00	15,000.00
Railroad stock.....	10,000.00	10,000.00	8,725.00
Bank stock.....	19,850.00	15,300.00	19,284.00
Real estate, acquired by foreclosure.....	4,500.00	3,704.85	3,704.85
Loans to states, counties, and towns.....	36,004.00	36,004.00	36,004.00
Expense account.....	1,025.98	1,025.98	1,025.98
Cash on hand.....	17,464.46	17,464.46	17,464.46
	<hr/> \$663,644.66	<hr/> \$658,162.01	<hr/> \$657,378.28

Number of depositors, 1,683. Decrease the past year, 53. Decrease of deposits the past year, \$35,471.98.

Annual dividend of 5 per cent July 1, 1878.

An extra dividend declared on all sums due depositors is made every two years; the last one was declared July 1, 1877, amounting to \$9,502.25, or about 1 per cent per annum.

Loans and investments are made by the investing committee, who meet once a week.

An examination of the securities and books of the institution is made by a committee of the trustees four times a year.

Indebtedness of the trustees as principal, none; as surety, \$3,000.

Total amount of loans in the state, \$289,076.10.

Total amount of loans out of the state, \$119,590.62.

Total amount of investments in stocks and bonds in the state, \$34,284.00.

Total amount of investments of stocks and bonds out of the state, \$161,468.75.

Amount of state tax paid last year, \$6,047.80.

Number having deposits of over \$2,000, 2.

Number of single loans of \$1,000 or less to separate parties in the state, 30.

Total expense of institution for year ending December 31, 1878, exclusive of taxes, \$2,048.22.

Books of record well kept. Reports are published as required by law.

Daily cash balances deposited with National State Capital Bank, which makes the collections of the bank in consideration of such deposits.

This bank receives 2½ per cent on account of its deposits in other banks.

Largest amount loaned to any individual corporation or company, \$30,000.

The funds of the institution are not invested agreeably to chapter 4, section 3, Pamphlet Laws of 1869.

Premium on stocks and bonds, \$5,471.23.

Amount received from depositors for the year 1878, \$175,494.35.

Amount paid to depositors for the year 1878, \$210,966.33.

Number of accounts opened for the year ending December 31, 1878, 339.

Number of accounts closed for the year ending December 31, 1878, 392.

Bank Commissioners' Report.

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SCHEDULE OF THE BONDS AND STOCKS OF THE LOAN AND TRUST SAVINGS BANK, — CONCORD.

BONDS.	Market Value.	Par Value.	Value on Books.
U. S. bonds, 4½ per cent, coupon.....	\$10,600.00	\$10,000.00	\$10,250.00
4 per cent, registered.....	5,000.00	5,000.00	} 20,513.52
4 per cent, coupon.....	15,000.00	15,000.00	
	\$30,600.00	\$30,000.00	\$30,763.52
COUNTY, CITY, TOWN, AND DISTRICT.			
Adams county, Ill., 6s.....	\$4,350.00	\$5,000.00	\$4,350.00
Bellevue, Ohio, 8s.....	5,250.00	5,000.00	5,000.00
Barton county, Kansas, 10s.....	2,000.00	2,000.00	1,880.00
Concord, N. H., 6s.....	500.00	500.00	500.00
Cuyahoga county, Ohio, 7s.....	5,325.00	5,000.00	5,268.75
Cleveland, Ohio, 6s.....	5,212.50	5,000.00	5,212.50
" " 6s.....	2,020.00	2,000.00	2,020.00
" " 6s.....	3,060.00	3,000.00	3,057.50
Champaign county, Ill., 8s.....	5,250.00	5,000.00	5,150.00
Dubuque, Iowa, 6s.....	4,600.00	5,000.00	4,450.00
" " 6s.....	2,300.00	2,500.00	2,175.00
East St. Louis, Ill., 10s.....	4,500.00	5,000.00	5,125.00
Fort Wayne, Ind., 6s.....	4,800.00	5,000.00	4,800.00
Greencastle, Ind., 8s.....	5,100.00	5,000.00	5,087.50
Grand Rapids, Mich., 8s.....	5,500.00	5,000.00	4,975.00
Hyde Park, Ill., 7s.....	10,200.00	10,000.00	9,500.00
Jackson county, Kansas, 7s.....	2,400.00	3,000.00	2,100.00
Jeffersonville, Ind., 8s.....	5,200.00	5,000.00	5,050.00
Kankakee, Ill., 8s.....	6,180.00	6,000.00	6,130.00
Keokuk, Iowa, 7s.....	5,000.00	5,000.00	4,900.00
Leavenworth county, Kansas, 10s.....	4,800.00	5,000.00	4,875.00
Lincoln, Ill., 7s.....	5,000.00	5,000.00	4,950.00
Morgan county, Ind., 7s.....	4,000.00	4,000.00	3,980.00
Marion county, Ind., 6s.....	4,950.00	5,000.00	4,950.00
Morris county, Kansas, 7s.....	2,100.00	3,000.00	2,100.00
Peoria county, Ill., 7s.....	4,120.00	4,000.00	4,040.00
Rock Island, Ill., 6s.....	4,850.00	5,000.00	4,700.00
Richland, Ind., 8s.....	8,000.00	8,000.00	7,960.00
Sterling, Ill., 7s.....	4,900.00	5,000.00	4,900.00
St. Paul, Minn., 6s.....	4,750.00	5,000.00	4,387.50
" " 7s.....	5,100.00	5,000.00	4,837.50
Toledo, Ohio, 7 3-10s.....	5,225.00	5,000.00	5,225.00
" " 8s.....	3,120.00	3,000.00	3,000.00
Wooster, Ohio, 8s.....	2,625.00	2,500.00	2,537.50
Trinity church, Toledo, Ohio, 8s.....	3,500.00	3,500.00	3,500.00
	\$155,787.50	\$157,000.00	\$152,743.75
RAILROAD.			
Boston, Concord, & Montreal, 7s.	\$15,750.00	\$15,000.00	\$15,000.00
STOCKS.			
BANK.			
130 shares National State Capital Bank, Concord, N. H.....	\$17,550.00	\$13,000.00	\$17,375.00
23 shares Lake National Bank, Wolfebo- rough, N. H.....	2,300.00	2,300.00	1,909.00
	\$19,850.00	\$15,300.00	\$19,284.00
RAILROAD.			
100 shares Middlesex Central R. R. Co....	\$10,000.00	\$10,000.00	\$8,725.00

MANCHESTER SAVINGS BANK, — MANCHESTER.

Incorporated 1846. Charter perpetual.

President. — WILLIAM P. NEWELL.

Treasurer. — NATHAN PARKER. Bond, \$175,000, copy of which is on file in office of secretary of state. Date of bond, January 12, 1874. Sureties of bond are able to respond. Bond deposited in Manchester National Bank for safe-keeping. Annual compensation of treasurer, \$3,500. Annual compensation of clerks, \$2,200.

Clerks. — Walter M. Parker, Edward H. Paine, W. B. Stearns.

Trustees. — Daniel Clark, Benjamin F. Martin, Phineas Adams, David A. Bunton, Charles Wells, Charles E. Balch, Nathan Parker.

Examination, February 10 and 11, 1879.

STATEMENT.

Due depositors	\$3,003,292.10
Surplus	109,781.95
Guaranty fund	60,000.00
	<hr/>
	\$3,173,074.00

	Market Value.	Par Value.	Value on Bor ks.
Loans secured on real estate.....	\$362,368.34	\$362,368.34	\$362,368.34
Loans on personal security.....	1,203,833.71	1,203,833.71	1,203,833.71
Loans on collateral security.....	620,945.00	620,945.00	620,945.00
U. S. bonds.....	162,350.00	160,000.00	160,000.00
State bonds.....	28,000.00	25,000.00	24,000.00
County, city, town, and district bonds...	267,710.00	259,000.00	254,140.00
Railroad bonds.....	410,700.00	400,000.00	396,287.50
Railroad stock.....	52,508.00	46,400.00	46,400.00
Bank stock.....	85,315.00	88,280.00	86,918.25
Manufacturing stock.....	5,500.00	5,000.00	5,000.00
Real estate, acquired by foreclosure.....	3,000.00	3,000.00	3,000.00
Cash on hand.....	10,181.25	10,181.25	10,181.25
	<hr/>		
	\$3,212,411.30	\$3,184,008.30	\$3,173,074.05

Number of depositors, 6,889. Increase the past year, 326.

Decrease of deposits the past year, \$13,221.94.

Annual dividends of 4 per cent, July 1, 1878.

An extra dividend declared on all sums due depositors was declared July, 1873, amounting to 1 per cent per annum.

Loans and investments are made by the investing committee, who meet once a week.

An examination of the securities and books of the institution is made by a committee of the trustees quarterly.

Indebtedness of the trustees as principal, none; as surety, none.

Total amount of loans in the state, \$857,648.99.

Total amount of loans out of the state, \$1,329,498.06.

Total amount of investments in stocks and bonds in the state, \$240,305.75.

Total amount of investments in stocks and bonds out of the state, \$731,640.

Character of loans good.

Amount of state tax paid last year, \$28,531.12.

Amount of national tax paid for the year ending February 1, 1878, \$139.92.

Number having deposits of over \$2,000, 46.

Number of single loans of \$1,000 or less to separate parties in the state, 30.

Total expense of institution for year ending December 31, 1878, exclusive of taxes, \$6,129.60.

Books of record neatly kept. Reports are published as required by law.

Daily cash balances deposited with Manchester National Bank, which makes the collections of the bank in consideration of such deposits.

Largest amount loaned to any individual corporation or company, \$125,000.

Amount of debts believed by the trustees to be bad, none.

Amount of debts believed by the trustees to be doubtful, none.

Amount of overdue business paper, \$50,000, on account of the death of one of the parties.

The funds of the institution are not invested agreeably to chapter 4, section 3, Pamphlet

Laws of 1869.

Premium on stocks and bonds, \$25,985.08.

Amount received from depositors for the year 1878, \$860,728.53.

Amount paid to depositors for the year 1878, \$873,950.47.

Number of accounts opened for the year ending December 31, 1878, 1,578.

Number of accounts closed for the year ending December 31, 1878, 1,252.

Bank Commissioners' Report.

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SCHEDULE OF THE BONDS AND STOCKS OF THE MANCHESTER SAVINGS BANK.

BONDS.	Market Value.	Par Value.	Value on Books.
U. S. bonds.....	\$162,350.00	\$160,000.00	\$160,000.00
STATE.			
New Hampshire, Gs.....	\$28,000.00	\$25,000.00	\$24,000.00
COUNTY, CITY, TOWN, AND DISTRICT.			
City of Manchester, Gs.....	\$28,620.00	\$27,000.00	\$27,000.00
Chicago, 7s.....	53,000.00	50,000.00	48,500.00
St. Louis, Gs.....	16,320.00	16,000.00	13,440.00
St. Louis, gold, Gs.....	6,120.00	6,000.00	5,200.00
Cincinnati, 7s.....	62,400.00	60,000.00	60,000.00
Toledo, 8s.....	35,000.00	35,000.00	35,000.00
Cleveland, Gs.....	26,250.00	25,000.00	25,000.00
Minneapolis, 7s.....	22,000.00	22,000.00	22,000.00
Indianapolis, Gs.....	15,000.00	15,000.00	15,000.00
Hillsborough county, Gs.....	3,000.00	3,000.00	3,000.00
	\$267,710.00	\$259,000.00	\$254,140.00
RAILROAD.			
Michigan Central, 8s.....	\$110,000.00	\$100,000.00	\$100,000.00
Rutland, 8s.....	7,500.00	15,000.00	15,000.00
Portland & Kennebec, 6s.....	20,000.00	20,000.00	18,000.00
Ogdensburg, 8s.....	30,000.00	30,000.00	30,000.00
Chicago, Burlington, & Quincy, 7s.....	22,000.00	20,000.00	19,000.00
Boston, Concord, & Montreal, 7s.....	26,500.00	25,000.00	25,000.00
Boston, Concord, & Montreal, 7s.....	25,000.00	25,000.00	24,287.50
Northern, N. H., 6s.....	50,000.00	50,000.00	50,000.00
Morris & Essex, 7s.....	20,000.00	20,000.00	20,000.00
Old Colony, 6s.....	31,800.00	30,000.00	30,000.00
Boston & Lowell, 6s.....	31,200.00	30,000.00	30,000.00
Highland Horse, 6s.....	10,200.00	10,000.00	10,000.00
Metropolitan, 7s.....	26,500.00	25,000.00	23,000.00
	\$410,700.00	\$400,000.00	\$396,287.50
STOCKS.			
BANK.			
59 shares Tremont National.....	\$5,900.00	\$5,900.00	\$5,900.00
75 " Merchants' National.....	9,100.00	7,500.00	7,500.00
80 " North America.....	7,200.00	8,000.00	8,000.00
50 " Traders' National.....	4,250.00	5,000.00	5,000.00
53 " Boston National.....	4,770.00	5,300.00	5,300.00
55 " Howard National.....	5,500.00	5,500.00	5,500.00
106 " Commerce National.....	7,950.00	10,600.00	10,600.00
15 " Columbian National.....	1,925.00	1,500.00	1,500.00
35 " Amoskeag National.....	4,200.00	3,500.00	3,500.00
178 " Derry National.....	17,800.00	17,800.00	17,800.00
26 " Souhegan National.....	2,600.00	2,600.00	2,600.00
16 " Indian Head, par \$80 per share	1,600.00	1,280.00	1,280.00
20 " Metropolitan National.....	2,000.00	2,000.00	2,000.00
118 " City National.....	10,620.00	11,800.00	10,438.25
	\$85,315.00	\$88,280.00	\$86,918.25

SCHEDULE OF THE BONDS AND STOCKS OF THE MANCHESTER SAVINGS BANK,—
Continued.

STOCKS.		Market Value.	Par Value.	Value on Books.
RAILROAD.				
100 shares	Suncook Valley.....	\$10,000.00	\$10,000.00	\$10,000.00
120 "	Manchester & Lawrence.....	15,000.00	12,000.00	12,000.00
139 "	Concord & Portsmouth.....	15,568.00	13,900.00	13,900.00
105 "	Boston & Maine.....	11,340.00	10,500.00	10,500.00
		\$52,508.00	\$46,400.00	\$46,400.00
MANUFACTURING.				
50 shares	Manchester Mills.....	\$5,500.00	\$5,000.00	\$5,000.00

MASON VILLAGE SAVINGS BANK, — GREENVILLE.

Incorporated 1870. Charter expires 1890.

President. — SAMUEL HAINES.

Treasurer. — MILTON H. HARDY. Bond, \$25,000, copy of which is on file in office of secretary of state. Date of bond, January 20, 1877. Sureties of bond are able to respond. Bond deposited with the president for safe-keeping. Annual compensation of treasurer, \$200.

Clerk. — CHARLES F. MARSHALL.

Trustees. — FRANKLIN MERRIAM, HENRY A. DAVIS, JOHN R. LYNCH, E. B. BARRETT, E. G. HEALD, JOHN KENNEY, M. H. HARDY, SAMUEL MCGOWN, CHARLES E. HALL, SAMUEL E. ADAMS, MARSHALL KIMBALL, WILLIAM L. SARGENT.

Examination, January 8, 1879.

STATEMENT.

Due depositors.....	\$41,289.98
Surplus.....	6,610.47
Guaranty fund.....	700.00
Due former treasurer.....	400.00
	<hr/> \$49,000.45

	Market Value.	Par Value.	Value on Books.
Loans secured on real estate.....	\$6,885.00	\$6,885.00	\$6,885.00
Loans on personal security.....	5,023.00	5,023.00	5,023.00
Loans on collateral security.....	5,206.99	5,206.99	5,206.99
U. S. bonds.....	1,460.75	1,400.00	1,460.75
County, city, town, and district bonds....	6,412.40	6,420.00	6,542.60
Railroad bonds.....	22,000.00	20,000.00	16,340.56
Bank stock.....	3,000.00	3,000.00	3,000.00
New Hampshire Fire Insurance Co. stock	1,000.00	1,000.00	1,000.00
Real estate.....	300.00	300.00	300.00
Bank fixtures.....	331.00	331.00	331.00
Cash on hand.....	2,910.55	2,910.55	2,910.55
	<hr/> \$54,529.69	<hr/> \$52,476.54	<hr/> \$49,000.45

Number of depositors, 214. Decrease the past year, 6. Increase of deposits the past year, \$1,719.86.

Semi-annual dividends of 2½ per cent each, January and July.

An extra dividend declared on all sums due depositors is made every five years; the last one was declared January, 1876, amounting to one per cent per annum.

Loans and investments are made by the investing committee, who meet as often as required.

An examination of the securities and books of the institution is made by a committee of the trustees twice a year.

Indebtedness of the trustees as principal, nothing. As surety, nothing.

Total amount of loans in the state, \$12,514.99.

Total amount of loans out of the state, \$4,600.

Total amount of investments in stocks and bonds in the state, \$4,000.

Total amount of investments in stocks and bonds out of the state, \$24,343.91.

Character of loans generally good.

Amount of state tax paid last year, \$400.12.

Amount of national tax paid for the year ending December 31, 1878, \$6.50.

Number having deposits of over \$2,000, none.

Number of single loans of \$1,000 or less to separate parties in the state, 40.

Total expense of institution for year ending December 31, 1878, exclusive of taxes, \$323.37.

Books of record well kept. Reports are published as required by law.

Largest amount loaned to any individual corporation or company, \$4,500.

Amount of debts believed by the trustees to be bad, none.

Amount of debts believed by the trustees to be doubtful, none.

The funds of the institution are not invested agreeably to chapter 4, section 3, Pamphlet Laws of 1869.

Premium on stocks and bonds, \$5,500.

Amount received from depositors for the year 1878, \$11,917.25.

Amount paid to depositors for the year 1878, \$10,197.39.

Number of accounts opened for the year ending December 31, 1878, 40.

Number of accounts closed for the year ending December 31, 1878, 46.

SCHEDULE OF THE BONDS AND STOCKS OF THE MASON VILLAGE SAVINGS
BANK.

BONDS.	Market Value.	Par Value.	Value on Books.
U. S. bonds, 5s, 1871.....	\$1,460.75	{ \$1,000.00 }	\$1,460.75
U. S. bonds, 4s, consols, 1877.....		{ 400.00 }	
	\$1,460.75	\$1,400.00	\$1,460.75
COUNTY, CITY, TOWN, AND DISTRICT.			
School District No. 12, Osage, Kan., 10s..	\$967.40	\$960.00	\$1,097.60
School District No. 83, Douglass county, Kan., 10s.....	2,312.50	2,500.00	2,312.50
District of Columbia, 7s.....	3,132.50	3,000.00	3,132.50
	\$6,412.40	\$6,420.00	\$6,542.60
RAILROAD.			
Pacific land grants, 7s.....	\$12,000.00	\$11,000.00	\$8,123.68
Pacific sinking fund, 8s.....	10,000.00	9,000.00	8,216.88
	\$22,000.00	\$20,000.00	\$16,340.56
STOCKS.			
30 shares Second National Bank, Nashua.	\$3,000.00	\$3,000.00	\$3,000.00
20 shares New Hampshire Fire Insurance Company.....	1,000.00	1,000.00	1,000.00
	\$4,000.00	\$4,000.00	\$4,000.00

MECHANICS' SAVINGS BANK, — MANCHESTER.

Incorporated 1876. Charter perpetual.

President. — ARETAS BLOOD.*Treasurer.* — JOSIAH CARPENTER. Bond, \$25,000, copy of which is on file in office of secretary of state. Date of bond, January 1, 1878. Sureties of bond are able to respond. Bond deposited with the president for safe-keeping. Annual compensation of treasurer, not fixed.*Clerk.* — CHARLES E. BISCO.*Trustees.* — ARETAS BLOOD, Josiah Carpenter, John Hoyt, N. S. Bean, Frank P. Carpenter, George W. Dodge, Henry E. Burnham.

Examination, February 11, 1879.

STATEMENT.

Due depositors	\$45,545.59
Surplus	1,628.96
	<hr/> \$47,174.55

	Market Value.	Par Value.	Value on Books.
Loans secured on real estate	\$13,175.00	\$13,175.00	\$13,175.00
Loans on personal security	13,225.00	13,225.00	13,225.00
Loans on collateral security	6,783.00	6,783.00	6,783.00
County, city, town, and district bonds	1,000.00	1,000.00	1,000.00
Bank stock	2,500.00	2,500.00	2,500.00
Miscellaneous investments	5,946.00	4,300.00	5,912.50
Balance on deposit in Second National Bank	4,579.05	4,579.05	4,579.05
	<hr/> \$47,208.05	<hr/> \$45,562.05	<hr/> \$47,174.55

Number of depositors, 147. Increase the past year, 127.

Increase of deposits the past year, \$40,729.98.

No dividends yet declared.

Loans and investments are made by the investing committee, who meet once a week.

An examination of the securities and books of the institution is made by a committee of the trustees twice a year.

Indebtedness of the trustees as principal, none; as surety, none.

Total amount of loans in the state, \$30,483.

Total amount of loans out of the state, \$2,700.

Total amount of investments in stocks and bonds in the state, \$2,500.

Total amount of investments in stocks and bonds out of the state, \$6,912.50.

Amount of state tax paid last year, \$142.11.

Amount of national tax paid for the year ending December 31, 1878, none.

Number having deposits of over \$2,000, none.

Number of single loans of \$1,000 or less to separate parties in the state, 16.

Books of record well kept. Reports are published as required by law.

Daily cash balances deposited with the Second National Bank, Manchester, which makes the collections of the bank in consideration of such deposits.

Largest amount loaned to any individual corporation or company, \$12,000.

Amount of debts believed by the trustees to be bad, none.

Amount of debts believed by the trustees to be doubtful, none.

The funds of the institution are invested agreeably to chapter 4, section 3, Pamphlet Laws of 1869.

Premium on stocks and bonds, \$23.50.

Amount received from depositors for the year 1878, \$49,446.48.

Amount paid to depositors for the year 1878, \$8,716.50.

Number of accounts opened for the year ending December 31, 1878, 157.

Number of accounts closed for the year ending December 31, 1878, 30.

SCHEDULE OF THE BONDS AND STOCKS OF THE MECHANICS' SAVINGS BANK,
MANCHESTER.

BONDS.	Market Value.	Par Value.	Value on Books.
COUNTY, CITY, TOWN, AND DISTRICT.			
City of Newport, Kentucky.....	\$1,000.00	\$1,000.00	\$1,000.00
STOCKS.			
BANK.			
Second National Bank, 5 shares.....	\$500.00	\$500.00	\$500.00
City National Bank, 20 shares.....	2,000.00	2,000.00	2,000.00
	\$2,500.00	\$2,500.00	\$2,500.00
MISCELLANEOUS.			
Boston Gas-light Co., 7 shares.....	\$4,970.00	\$3,500.00	\$4,952.50
Lawrence Gas-light Co., 8 shares.....	976.00	800.00	960.00
	\$5,946.00	\$4,300.00	\$5,912.50

MECHANICS' SAVINGS BANK, — NASHUA.

Incorporated 1869. Charter expires 1889.

President. — SETH D. CHANDLER.

Treasurer. — C. V. DEARBORN. Bond, \$50,000, copy of which is on file in office of secretary of state. Date of bond, March 31, 1873. Sureties of bond are able to respond. Bond deposited with the president for safe-keeping. Annual compensation of treasurer, \$775.

Clerks. — F. A. Eaton, P. A. Hammond.

Trustees. — Seth D. Chandler, J. W. White, E. B. Hammond, H. F. Courser, D. F. Runnells, J. A. Marsh, Charles B. Richardson, John D. Chandler, Samuel G. Dearborn, Charles Holman, C. V. Dearborn, Kimball Webster, Daniel Marshall.

Examination, February 18 and 19, 1879.

CONSOLIDATED STATEMENT. — OLD AND NEW ACCOUNTS.

Due depositors	\$157,402.51
Surplus	3,177.35
Guaranty fund	4,000.00
	<hr/> \$164,579.86

	Market Value.	Par Value.	Value on Books.
Loans secured on real estate	\$99,521.15	\$99,521.15	\$99,521.15
Loans on personal security	14,007.60	14,007.60	14,007.60
Loans on collateral security	8,163.94	8,163.94	8,163.94
County, city, town, and district bonds	4,240.00	4,000.00	4,000.00
Railroad bonds	6,040.00	29,300.00	10,840.82
Railroad stock	4,384.00	5,200.00	4,600.00
Bank stock	17,210.00	15,200.00	17,000.00
Miscellaneous investments	2,794.65	2,794.65	2,794.65
Cash on hand	3,651.70	3,651.70	3,651.70
	<hr/> \$160,013.04	<hr/> \$181,839.04	<hr/> \$164,579.86

Number of depositors, 978. Increase the past year, 17.

Decrease of deposits the past year, \$7,972.89.

Annual dividend of 5 per cent, July 1, 1878.

An extra dividend declared on all sums due depositors was made July 1, 1873, amounting to about one per cent per annum.

Loans and investments are made by the investing committee, who meet the first Monday of each month.

An examination of the securities and books of the institution is made by a committee of the trustees twice a year, in June and December.

Indebtedness of the trustees as principal, \$7,500; as surety, \$250.

Total amount of loans in the state, \$106,227.57.

Total amount of loans out of the state, \$15,465.12.

Total amount of investments in stocks and bonds in the state, \$30,840.82.

Total amount of investments in stocks and bonds out of the state, \$5,600.

Amount of state tax paid last year, \$1,470.78.

Amount of national tax paid for the year ending December 31, 1878, \$72.51.

Number having deposits of over \$2,000, 4.

Number of single loans of \$1,000 or less to separate parties in the state, 65.

Total expense of institution for year ending December 31, 1878, exclusive of taxes, \$1,031.61.

Books of record well kept. Reports are published as required by law.

Daily cash balances deposited with Second National Bank, Nashua, which makes the collections of the bank in consideration of such deposits.

Largest amount loaned to any individual corporation or company, \$8,352.40.

Amount of debts believed by the trustees to be doubtful, \$9,840.82, bonds of the Nashua, Acton, & Boston Railroad.

The funds of the institution are invested agreeably to chapter 4, section 3, Pamphlet Laws of 1869.

Premium on stocks and bonds, none.

Amount received from depositors for the year 1878, \$58,404.45.

Amount paid to depositors for the year 1878, \$66,377.34.

Number of accounts opened for the year ending December 31, 1878, 166.

Number of accounts closed for the year ending December 31, 1878, 149.

Bank Commissioners' Report.

SPECIFIC STATEMENT OF LIABILITIES AND RESOURCES.—OLD ACCOUNT.

LIABILITIES.	
Amount of deposits.....	\$52,430.21
Surplus.....	248.23
Guaranty fund.....	2,500.00
	<hr/> \$55,178.44

RESOURCES.

	Market Value.	Par Value.	Value on Books.
Loans on real estate.....	\$24,763.68	\$24,763.68	\$24,763.68
Loans on personal security.....	11,657.60	11,657.60	11,657.60
Loans on collateral security.....	4,213.94	4,213.94	4,213.94
Railroad bonds.....	4,990.00	28,300.00	9,840.82
Railroad stock.....	144.00	1,200.00	600.00
Cash on hand.....	4,102.40	4,102.40	4,102.40
	<hr/> \$49,871.62	<hr/> \$74,237.62	<hr/> \$55,178.44

SCHEDULE OF THE BONDS AND STOCKS OF THE MECHANICS' SAVINGS BANK.—OLD ACCOUNT.

BONDS.	Market Value.	Par Value.	Value on Books.
RAILROAD.			
Nashua, Acton, & Boston, 6s, due 1894, also 129 shares stock in said road.....	\$4,990.00	\$28,300.00	\$9,840.82
STOCKS.			
12 shares Ogdensburg & Lake Champlain	\$144.00	\$1,200.00	\$600.00

SPECIFIC STATEMENT OF LIABILITIES AND RESOURCES.—NEW ACCOUNT.

LIABILITIES.	
Amount of deposits.....	\$104,972.30
Surplus.....	2,929.12
Guaranty fund.....	1,500.00
Temporary indebtedness.....	450.70
	<hr/> \$109,852.12

RESOURCES.

	Market Value.	Par Value.	Value on Books.
Loans secured on real estate.....	\$74,757.47	\$74,757.47	\$74,757.47
Loans on personal security.....	2,350.00	2,350.00	2,350.00
Loans on collateral security.....	3,950.00	3,950.00	3,950.00
County, city, town, and district bonds....	4,240.00	4,000.00	4,000.00
Railroad bonds.....	1,050.00	1,000.00	1,000.00
Railroad stock.....	4,240.00	4,000.00	4,000.00
Bank stock.....	17,210.00	15,200.00	17,000.00
Miscellaneous investments.....	2,794.65	2,794.65	2,794.65
	<hr/> \$110,592.12	<hr/> \$108,052.12	<hr/> \$109,852.12

SCHEDULE OF THE STOCKS AND BONDS OF THE MECHANICS' SAVINGS
BANK. — NEW ACCOUNT.

STOCKS.	Market Value.	Par Value.	Value on Books.
BANK.			
Second National Bank, Nashua, 60 shares.	\$6,000.00	\$6,000.00	\$6,000.00
First Nat'l Bank, Frankestown, 50 shares.	5,750.00	5,000.00	5,750.00
Great Falls National Bank, 42 shares.....	5,460.00	4,200.00	5,250.00
	\$17,210.00	\$15,200.00	\$17,000.00
RAILROAD.			
Wilton Railroad Co., 40 shares.....	\$4,240.00	\$4,000.00	\$4,000.00
MISCELLANEOUS INVESTMENTS.			
Iowa tax certificates	\$2,794.65	\$2,794.65	\$2,794.65
BONDS.			
Village of Norwalk, Ohio, Water-works, 8s.	\$4,240.00	\$4,000.00	\$4,000.00
RAILROAD.			
Jackson, Lansing, & Saginaw (white), 8s.	\$1,050.00	\$1,000.00	\$1,000.00

MEREDITH VILLAGE SAVINGS BANK, — MEREDITH VILLAGE.

Incorporated 1869. Charter expires 1889.

President. — JOSEPH W. LANG.*Treasurer.* — SENECA A. LADD. Bond, \$30,000, copy of which is on file in office of secretary of state. Date of bond, June 6, 1874. Sureties of bond are able to respond. Bond deposited with the trustees for safe-keeping. Annual compensation of treasurer, \$500.*Trustees.* — S. W. Rollins, George G. Hoyt, J. W. Beede, J. W. Lang, William H. H. Mason, R. S. Keniston, Charles P. St. Clair.

Examination, February 24 and 25, 1879.

STATEMENT.

Due depositors.....	\$147,605.69
Surplus.....	4,341.61
Guaranty fund.....	3,541.00
	<hr/> \$155,488.30

	Market Value.	Par Value.	Value on Books.
Loans secured on real estate.....	\$104,396.99	\$104,396.99	\$104,396.99
Loans on personal security.....	11,646.15	11,646.15	11,646.15
Loans on collateral security.....	1,399.25	1,399.25	1,399.25
County, city, town, and district bonds....	23,220.00	23,000.00	21,941.66
Railroad bonds.....	5,700.00	8,000.00	5,590.00
Manufacturing stock.....	700.00	1,400.00	1,400.00
Balance on deposit in First National Bank, Boston.....	2,828.58	2,828.58	2,828.58
Due from individuals and corporations....	3,268.81	3,268.81	3,268.81
Cash on hand.....	3,016.86	3,016.86	3,016.86
	<hr/> \$156,176.64	<hr/> \$158,956.64	<hr/> \$155,488.30

Number of depositors, 582. Increase the past year, 2. Decrease of deposits the past year, \$128.53.

Semi-annual dividends of 2½ per cent each, January and July.

An extra dividend declared on all sums due depositors is made every two years; the last one was declared January, 1877, amounting to \$2,429.44, or about 1 per cent per annum.

Loans and investments are made by the investing committee, who meet as often as necessary.

An examination of the securities and books of the institution is made by a committee of the trustees twice a year, January and July.

Indebtedness of the trustees as principal, none; as surety, \$800.

Total amount of loans in the state, \$31,568.40.

Total amount of loans out of the state, \$85,873.99.

Total amount of investments in stocks and bonds in the state, \$1,400.

Total amount of investments in stocks and bonds out of the state, \$27,531.66.

Character of loans generally good.

Amount of state tax paid last year, \$1,437.

Amount of national tax paid for the year ending December 31, 1878, none.

Number having deposits of over \$2,000, none.

Number of single loans of \$1,000 or less to separate parties in the state, 69.

Total expense of institution for year ending December 31, 1878, exclusive of taxes, \$542.51.

Books of record well kept. Reports are published as required by law with a single exception.

Daily cash balances deposited with the First National Bank, Boston, which makes the collections of the bank in consideration of such deposits.

This bank receives no interest on account of its deposits in other banks.

Largest amount loaned to any individual corporation or company, \$5,000.

The funds of the institution are not invested agreeably to chapter 4, section 3, Pamphlet Laws of 1869.

Premium on stocks and bonds, \$688.34.

Amount received from depositors for the year 1878, \$28,897.29.

Amount paid to depositors for the year 1878, \$29,025.82.

Number of accounts opened for the year ending December 31, 1878, 67.

Number of accounts closed for the year ending December, 31, 1878, 65.

SCHEDULE OF THE BONDS AND STOCKS OF THE MEREDITH VILLAGE SAVINGS BANK, — MEREDITH VILLAGE.

BONDS.	Market Value.	Par Value.	Value on Books.
CITY, COUNTY, TOWN, AND DISTRICT.			
City of Newark, N. J., 7s.....	\$2,200.00	\$2,000.00	\$2,000.00
City of Minneapolis, Minn., 7s.....	2,200.00	2,000.00	1,850.00
City of Grand Rapids, Mich., 8s.....	2,200.00	2,000.00	2,000.00
Dawson county, Neb., 10s.....	3,000.00	4,000.00	3,960.00
Town of Lake, Ill., 7s.....	4,200.00	4,000.00	3,491.66
Town of Danville, Ill., 10s.....	4,320.00	4,000.00	3,940.00
Kansas City, Mo., 8s.....	5,100.00	5,000.00	4,700.00
	\$23,220.00	\$23,000.00	\$21,941.66
RAILROAD.			
Vermont Central, 7s, 1st mortgage.....	\$240.00	\$2,000.00	\$200.00
Philadelphia & Reading, 7s.....	1,000.00	1,000.00	1,000.00
Vermont Central & Canada, 8s, guaranteed.....	300.00	1,000.00	300.00
Jackson, Lansing, & Saginaw, 8s.....	4,160.00	4,000.00	4,090.00
	\$5,700.00	\$8,000.00	\$5,590.00
STOCKS.			
MISCELLANEOUS.			
Meredith Mechanic Association, 14 shares	\$700.00	\$1,400.00	\$1,400.00

MERRIMACK COUNTY SAVINGS BANK, — CONCORD.

Incorporated 1867. Charter expires 1887.

President. — LYMAN D. STEVENS.*Treasurer.* — JOHN KIMBALL. Bond, \$50,000, copy of which is on file in office of secretary of state. Date of bond, April 6, 1873. Sureties of bond able to respond. Bond deposited with the president for safe-keeping. Annual compensation of treasurer and clerk, \$700.*Clerk.* — FRANK P. ANDREWS.*Trustees.* — LYMAN D. STEVENS, William M. Chase, John Kimball, John M. Hill, W. Odlin, George A. Cummings, Moses Willard, E. W. Woodward, Henry McFarland, George W. Crockett, Daniel Holden, Isaac A. Hill, Leland A. Smith, L. H. Carroll, B. A. Kimball.

Examination, January 21 and 22, 1879.

STATEMENT.

Due depositors	\$276,819.11
Surplus	11,216.11
Guaranty fund	5,439.94
	<hr/> \$293,475.16

	Market Value.	Par Value.	Value on Books.
Loans secured on real estate	\$58,150.00	\$58,150.00	\$58,150.00
Loans on personal security	18,939.94	18,939.94	18,939.94
Loans on collateral security	12,537.50	12,537.50	12,537.50
County, city, town and district bonds	90,675.00	87,000.00	85,575.37
Railroad bonds	72,425.00	72,500.00	70,170.00
Railroad stock	17,172.50	20,500.00	20,705.00
Bank stock	4,652.00	3,600.00	4,810.00
Miscellaneous investments	14,260.00	13,400.00	15,537.50
Claim in hands of Jessup Parton & Co., for collection	915.00	.....	.....
Cash on hand	7,049.85	7,049.85	7,049.85
	<hr/> \$296,776.79	<hr/> \$293,677.29	<hr/> \$293,475.16

Number of depositors, 973. Increase the past year, 58. Increase of deposits the past year, \$3,258.50.

Annual dividend of 5 per cent, October 1, 1878.

Loans and investments are made by the investing committee, who meet as often as required. An examination of the securities and books of the institution is made by a committee of the trustees twice a year.

Indebtedness of the trustees as principal, none; as surety, none.

Total amount of loans in the state, \$55,077.44.

Total amount of loans out of the state, \$34,550.00.

Total amount of investments in stocks and bonds in the state, \$7,000.

Total amount of investments in stocks and bonds out of the state, \$190,000.

Character of loans are very fair.

Amount of state tax paid last year, \$2,658.97.

Number having deposits of over \$2,000, none.

Number of single loans of \$1,000 or less to separate parties in the state, 75.

Total expense of institution for year ending December 31, 1878, exclusive of taxes, \$936.89.

Books of record well kept. Reports are published as required by law.

Largest amount loaned to any individual corporation or company, \$6,000.

Amount of debts believed by the trustees to be bad, \$250.

Amount of overdue business paper, \$1,900.

The funds of the institution are not invested agreeably to chapter 4, section 3, Pamphlet Laws of 1869.

Premium on stocks and bonds, \$3,301.63.

Amount received from depositors for the year 1878, \$70,811.19.

Amount paid to depositors for the year 1878, \$67,552.68.

Number of accounts opened for the year ending December 31, 1878, 191.

Number of accounts closed for the year ending December 31, 1878, 133.

SCHEDULE OF THE BONDS AND STOCKS OF THE MERRIMACK COUNTY SAVINGS BANK.

BONDS.	Market Value.	Par Value.	Value on Books.
COUNTY, CITY, TOWN, AND DISTRICT.			
City of Grand Rapids, 8s.....	\$5,500.00	\$5,000.00	} \$10,100.00
City of Grand Rapids, 8s.....	5,500.00	5,000.00	
City of Des Moines, 7s.....	5,100.00	5,000.00	
Village of Hyde Park, 7s.....	5,100.00	5,000.00	4,825.00
Douglas county, Neb., 7s.....	5,000.00	5,000.00	4,820.00
Marshalltown, Iowa, 8s.....	16,500.00	15,000.00	4,250.00
City of Dunleith, Ill., 8s.....	5,100.00	5,000.00	15,000.00
Paris, Ill., bridge, 10s.....	4,635.00	4,500.00	4,925.00
City of Kansas, Mo., 8s.....	10,500.00	10,000.00	4,760.00
East St. Louis, 10s.....	4,500.00	5,000.00	10,000.00
City of Warsaw, Ill., 6s.....	5,000.00	5,000.00	5,067.87
Hoopston township, Ill., Vermillion Co., School-district No. 9.....	3,090.00	3,000.00	4,362.50
City of Kokomo, Ind., 8s.....	5,150.00	5,000.00	3,000.00
Jasper county, Ill., 7s.....	10,000.00	10,000.00	5,125.00
	\$90,675.00	\$87,000.00	9,400.00
			\$85,575.37
RAILROAD.			
Burlington & Missouri River, Iowa, 7s....	\$17,250.00	\$15,000.00	\$14,200.00
Quincy & Warsaw, 8s.....	5,600.00	5,000.00	
Ft. Wayne, Jackson, & Saginaw, 8s.....	2,500.00	5,000.00	
Illinois Grand Trunk, 8s.....	5,600.00	5,000.00	4,900.00
Ottawa, Oswego, & Fox River, 8s.....	11,200.00	10,000.00	4,510.00
Chicago, Michigan, & Lake Shore, 8s.....	1,000.00	5,000.00	5,000.00
Dixon, Peoria, & Hannibal, 8s.....	5,775.00	5,500.00	10,600.00
Union Pacific land grants, 7s.....	11,000.00	10,000.00	4,460.00
Union Pacific sinking funds, 8s.....	5,400.00	5,000.00	5,350.00
Jackson, Lansing, & Saginaw, white, 8s...	2,100.00	2,000.00	9,500.00
Jackson, Lansing, & Saginaw, green, 8s...	5,000.00	5,000.00	4,650.00
	\$72,425.00	\$72,500.00	1,900.00
			5,100.00
			\$70,170.00
STOCKS.			
BANK.			
N. H. National, Portsmouth, 5 shares....	\$580.00	\$500.00	\$600.00
National State Capital, 6 shares.....	822.00	600.00	
First National, Concord, 5 shares.....	750.00	500.00	
Amoskeag National, 20 shares.....	2,500.00	2,000.00	800.00
	\$4,652.00	\$3,600.00	650.00
			2,760.00
			\$4,810.00
RAILROAD.			
Chicago, Burlington, & Quincy, 80 shares.	\$9,080.00	\$8,000.00	\$8,000.00
Chicago & Alton, 55 shares.....	4,592.50	5,500.00	
Chicago, Clinton, Dubuque & Minnesota R. R. Co., 70 shares.....	3,500.00	7,000.00	
	\$17,172.50	\$20,500.00	6,325.00
			6,380.00
			\$20,705.00
MISCELLANEOUS.			
Quincy Railroad bridge, 100 shares.....	\$11,200.00	\$10,000.00	\$12,137.50
Concord Board of Trade building, 34 shr's.	3,060.00	3,400.00	
	\$14,260.00	\$13,400.00	
			3,400.00
			\$15,537.50

MERRIMACK RIVER SAVINGS BANK, — MANCHESTER.

Incorporated 1858. Charter renewed 1878; expires 1898.

President. — WATERMAN SMITH.

Treasurer. — FREDERICK SMYTH. Bond, \$100,000, copy of which is on file in office of secretary of state. Date of bond, September 21, 1869. Sureties of bond are able to respond. Bond deposited with the president for safe-keeping. Annual compensation of treasurer and clerks, \$4,000.

Clerks. — Charles F. Morrill, John Porter.

Trustees. — Waterman Smith, Frederick Smyth, Natt Head, John B. Clarke, John L. Kelly, James M. Varnum, Thomas Wheat, Stephen Palmer, Charles F. Morrill, David Cross, Albe C. Heath, M. V. B. Edgerly, C. H. Bartlett, J. F. Kennard, Freeman Higgins, Henry Sanderson.

Examination, February 11 and 12, 1879.

STATEMENT.

Due depositors.....	\$1,040,979.74
Surplus.....	59,986.60
Guaranty fund.....	30,000.00
	\$1,130,966.34

	Market Value.	Par Value.	Value on Books.
Loans secured on real estate.....	\$182,573.82	\$205,220.28	\$205,220.28
Loans on personal security.....	9,000.00	9,000.00	9,000.00
Loans on collateral security.....	211,800.00	211,800.00	211,800.00
U. S. bonds.....	24,722.00	23,700.00	23,700.00
County, city, town, and district bonds....	468,290.00	440,000.00	411,167.50
Railroad bonds.....	127,750.00	125,000.00	125,000.00
Railroad stock.....	26,700.00	25,000.00	25,000.00
Bank stock.....	104,047.00	82,000.00	99,777.38
Manufacturing stock.....	3,100.00	2,000.00	1,945.00
New England Loan Co.....	7,000.00	7,000.00	7,000.00
Balance on deposit in First National Bank, Manchester.....	11,356.18	11,356.18	11,356.18
	\$1,176,339.00	\$1,142,976.46	1,130,966.34

Number of depositors, 3,259. Decrease the past year, 219. Decrease of deposits the past year, \$121,129.38.

Annual dividend of 5 per cent, October 1, 1878.

An extra dividend declared on all sums due depositors was declared October 1, 1874, amounting to 1 per cent per annum.

Loans and investments are made by the investing committee, who meet as often as is necessary.

An examination of the securities and books of the institution is made by a committee of the trustees quarterly.

Indebtedness of the trustees as principal, \$1,500; as surety, none.

Total amount of loans in the state, \$285,565.

Total amount of loans out of the state, \$140,455.28.

Total amount of investments in stocks and bonds in the state, \$178,722.88.

Total amount of investments in stocks and bonds out of the state, \$516,867.50.

Character of loans generally good.

Amount of state tax paid last year, \$10,500.20.

Amount of national tax paid for the year ending December 31, 1878, \$385.21.

Number having deposits of over \$2,000, 40.

Number of single loans of \$1,000 or less to separate parties in the state, 6.

Total expense of institution for year ending December 31, 1878, exclusive of taxes, \$4,409.96.

Books of record neatly kept. Reports are published as required by law.

Daily cash balances deposited with First National Bank, Manchester, which makes the collections of the bank in consideration of such deposits.

Largest amount loaned to any individual corporation or company, \$132,000.

Amount of debts believed by the trustees to be bad, none.

Amount of debts believed by the trustees to be doubtful, none.*

The funds of the institution are not invested agreeably to chapter 4, section 3, Pamphlet Laws of 1869.

Premium on stocks and bonds, \$45,372.66.

Amount received from depositors for the year 1878, \$222,091.06.

Amount paid to depositors for the year 1878, \$343,220.44.

Number of accounts opened for the year ending December 31, 1878, 380.

Number of accounts closed for the year ending December 31, 1878, 599.

* All deducted from assets.

SCHEDULE OF THE BONDS AND STOCKS OF THE MERRIMACK RIVER SAVINGS BANK.

BONDS.	Market Value.	Par Value.	Value on Books.
U. S. bonds, 5-20s, 1867, registered.....	\$10,200.00	\$10,000.00	\$10,000.00
1881, registered.....	14,522.00	13,700.00	13,700.00
	\$24,722.00	\$23,700.00	\$23,700.00
COUNTY, CITY, TOWN, AND DISTRICT.			
City of Manchester, 6s.....	\$2,000.00	\$2,000.00	\$2,000.00
Chicago, Ill., 7s.....	144,300.00	130,000.00	127,562.50
St. Louis, 7s.....	109,180.00	103,000.00	89,008.00
Minneapolis, Minn., 7s and 8s.....	46,440.00	43,000.00	42,400.00
Petersburg, Va., 8s.....	105,000.00	100,000.00	95,000.00
Indianapolis, Ind., 6s.....	38,850.00	37,000.00	31,487.00
Nebraska, Neb., 10s.....	3,500.00	7,000.00	6,475.00
Newport, Ky., 7 3-10s.....	1,000.00	1,000.00	1,000.00
St. Louis, Mo., 7s.....	18,020.00	17,000.00	16,235.00
	\$468,290.00	\$440,000.00	\$411,167.50
RAILROAD.			
Boston, Concord, & Montreal, 7s., due 1893.....	\$53,000.00	\$50,000.00	\$50,000.00
Kalamazoo & South Haven, 8s, guaranteed	70,000.00	70,000.00	70,000.00
Jackson, Lansing, & Saginaw, 8s.....	4,750.00	5,000.00	5,000.00
	\$127,750.00	\$125,000.00	\$125,000.00
MISCELLANEOUS.			
New England Loan Co., 7s., due 1885.....	\$7,000.00	\$7,000.00	\$7,000.00
STOCKS.			
BANK.			
739 shares First National of Manchester..	\$94,572.00	\$73,900.00	\$88,927.38
53 " City National of Manchester..	5,035.00	5,300.00	5,300.00
37 " Amoskeag National of Manchester.....	4,440.00	3,700.00	5,550.00
	\$104,047.00	\$82,900.00	\$99,777.38
RAILROAD.			
100 shares Concord & Portsmouth.....	\$11,700.00	\$10,000.00	\$10,000.00
150 " Suncook Valley.....	15,000.00	15,000.00	15,000.00
	\$26,700.00	\$25,000.00	\$25,000.00
MANUFACTURING.			
2 shares Amoskeag.....	\$3,100.00	\$2,000.00	\$1,945.00

MILFORD FIVE CENT SAVINGS INSTITUTION, — MILFORD.

Incorporated 1859. Charter renewed June, 1878; expires 1899.

President. — DEXTER S. BURNHAM.

Treasurer. — CLINTON S. AVERILL. Bond, \$40,000, copy of which is on file in office of secretary of state. Date of bond, August 19, 1878. Sureties of bond are able to respond. Bond deposited with the president for safe-keeping. Annual compensation of treasurer, \$800.

Trustees. — William Ramsdell, D. S. Burnham, C. S. Averill, R. R. Howison, John A. Powers, M. M. Knowlton, Henry S. Gilson, William Lovejoy, E. C. Batchelder, S. B. Emerson, Robert M. Wallace, John Marvell, John E. Bruce.

Examination, February 7, 1879.

STATEMENT.

Due depositors.....	\$291,001.44
Surplus.....	12,587.03
Guaranty fund.....	640.88
	<hr/> \$304,229.35

	Value on Books.	Par Value.	Market Value.
Loans secured on real estate.....	\$113,481.69	\$113,481.69	\$113,481.69
Loans on collateral security.....	600.00	600.00	600.00
U. S. bonds.....	20,000.00	20,000.00	21,200.00
County, city, town, and district bonds...	140,500.00	140,500.00	130,840.00
Railroad bonds.....	2,000.00	2,000.00	2,000.00
Railroad stock.....	5,600.00	5,600.00	2,250.00
Bank stock.....	10,000.00	10,000.00	10,000.00
Real estate, acquired by foreclosure.....	14,500.00	14,500.00	14,500.00
Bank fixtures.....	375.00	375.00	375.00
Cash on hand.....	8,982.66	8,982.66	8,982.66
	<hr/> \$316,039.35	<hr/> \$316,039.35	<hr/> \$304,229.35

Number of depositors, 9,478. Decrease the past year, 54.

Decrease of deposits the past year, \$30,163.39.

Semi-annual dividends of 2½ per cent each, February and August.

An extra dividend on all sums due depositors was declared 1869, amounting to 2 per cent per annum.

Loans and investments are made by the investing committee, who meet once a week. An examination of the securities and books of the institution is made by a committee of the trustees twice a year.

Indebtedness of the trustees as principal, none; as surety, none.

Total amount of loans in the state, \$83,831.69.

Total amount of loans out of the state, \$30,250.

Total amount of investments in stocks and bonds in the state, \$40,600.

Total amount of investments in stocks and bonds out of the state, \$137,500.

Character of loans generally good.

Amount of state tax paid last year, \$2,997.34.

Amount of national tax paid for the year ending December 31, 1878, \$47.26.

Number having deposits of over \$2,000, 11.

Number of single loans of \$1,000 or less to separate parties in the state, 85.

Total expense of institution for year ending December 31, 1878, exclusive of taxes, \$1,484.26.

Books of record neatly kept. Reports are published as required by law.

Largest amount loaned to any individual corporation or company, \$8,000.

Amount of debts believed by the trustees to be bad, none.

Amount of debts believed by the trustees to be doubtful, \$3,000.

The funds of the institution are invested very nearly agreeably to chapter 4, section 3, Pamphlet Laws of 1869.

Amount received from depositors for the year 1878, \$40,381.61.

Amount paid to depositors for the year 1878, \$70,545.

Number of accounts opened for the year ending December 31, 1878, 101.

Number of accounts closed for the year ending December 31, 1878, 155.

SCHEDULE OF THE BONDS AND STOCKS OF THE MILFORD SAVINGS BANK.

BONDS.	Market Value.	Par Value.	Value on Books.
U. S. bonds, funded loan, 4½s.....	\$21,200.00	\$20,000.00	\$20,000.00
COUNTY, CITY, TOWN, AND DISTRICT.			
City of Chester, Ill., 7s.....	\$5,950.00	\$7,000.00	\$7,000.00
Oskaloosa, Ia., 10s.....	10,250.00	10,000.00	10,000.00
Keokuk, Ia., 6s.....	2,550.00	3,000.00	3,000.00
Goshen, Ind., 8s.....	8,000.00	8,000.00	8,000.00
Quincy, Ill., 6s.....	3,360.00	4,000.00	4,000.00
Evansville, Ind., 7s.....	8,000.00	8,000.00	8,000.00
Dubuque, Ia., 6s.....	2,670.00	3,000.00	3,000.00
Davenport, Ia., 6s.....	720.00	800.00	800.00
Topeka, Kan., 7s.....	4,125.00	5,000.00	5,000.00
Nassau, Ill., 6s.....	160.00	200.00	200.00
County of Montgomery, Ill., 6s.....	4,950.00	6,000.00	6,000.00
Warren, Ill., 8s.....	8,250.00	11,000.00	11,000.00
Jefferson, Ill., 8s.....	4,750.00	5,000.00	5,000.00
Moultrie, Ill., 10s.....	18,000.00	20,000.00	20,000.00
Lee, Ia., 6s.....	4,450.00	5,000.00	5,000.00
Adams, Ill., 6s.....	1,780.00	2,000.00	2,000.00
Long Island city, 7s.....	2,500.00	2,500.00	2,500.00
Town of Astoria, 10s.....	5,000.00	5,000.00	5,000.00
Milford, 6s.....	30,600.00	30,000.00	30,000.00
Macon county, Ill., 8s.....	4,775.00	5,000.00	5,000.00
	\$130,840.00	\$140,500.00	\$140,500.00
RAILROAD.			
North Miami, 7s.....	\$2,000.00	\$2,000.00	\$2,000.00
STOCKS.			
BANK.			
100 shares Souhegan National Bank.....	\$10,000.00	\$10,000.00	\$10,000.00
RAILROAD.			
6 shares Peterborough Railroad.....	\$300.00	\$600.00	\$600.00
30 shares Ogdensburgh & Lake Champlain, preferred.....	1,680.00	3,000.00	3,000.00
20 shares Ogdensburgh & Lake Champlain, common.....	270.00	2,000.00	2,000.00
	\$2,250.00	\$5,600.00	\$5,600.00

MONADNOCK SAVINGS BANK, — EAST JAFFREY.

Incorporated 1869. Charter perpetual.

President. — OSCAR H. BRADLEY.

Treasurer. — PETER UPTON. Bond, \$30,000, copy of which is on file in office of secretary of state. Date of bond, February 7, 1875. Sureties of bond are able to respond. Bond deposited with the president of the bank for safe-keeping. Annual compensation of treasurer, \$300.

Trustees. — Oscar H. Bradley, Benjamin Pierce, James S. Lacy, Liberty Mower, Zebulon Converse, F. H. Cutter, G. A. Underwood, B. L. Baldwin, Charles Cutter, John B. Shedd, Charles H. Powers, Joseph T. Bigelow, John Fox.

Examination, January 16, 1879.

STATEMENT.

Due depositors.....	\$226,485.93
Surplus.....	5,236.25
Guaranty fund.....	3,183.88
	<hr/> \$234,906.06

	Market Value.	Par Value.	Value on Books.
Loans secured on real estate.....	\$70,359.26	\$70,359.26	\$70,359.26
Loans on personal security	23,533.00	23,533.00	23,533.00
Loans on collateral security.....	16,653.00	16,653.00	16,653.00
County, city, town, and district bonds....	80,990.00	80,500.00	78,568.75
Railroad bonds.....	25,260.00	25,500.00	24,713.75
Bank stock.....	11,276.62	8,700.00	11,276.62
Bank fixtures.....	1,850.00	1,850.00	1,850.00
Cash on hand.....	7,951.68	7,951.68	7,951.68
	<hr/> \$237,873.56	<hr/> \$235,046.94	<hr/> \$234,906.06

Number of depositors, 535. Increase the past year, 53. Increase of deposits the past year, \$31,880.29.

Semi-annual dividends of 2½ per cent each, July and January.

An extra dividend declared on all sums due depositors is made every five years; the last one was declared January 1, 1879, amounting to \$5,394.76, or about one per cent per annum.

Loans and investments are made by the investing committee, who meet as often as required.

An examination of the securities and books of the institution is made by a committee of the trustees twice a year.

Indebtedness of the trustees as principal, \$2,275; as surety, \$680.

Total amount of loans in the state, \$102,545.26.

Total amount of loans out of the state, \$9,000.

Total amount of investments in stocks and bonds in the state, \$23,966.62.

Total amount of investments in stocks and bonds out of the state, \$90,592.50.

Character of loans good.

Amount of state tax paid last year, \$2,060.76.

Amount of national tax paid for the year ending December 31, 1878, \$9.18.

Number having deposits of over \$2,000, 2.

Number of single loans of \$1,000 or less to separate parties in the state, 98.

Total expense of institution for year ending December 31, 1878, exclusive of taxes, \$506.23.

Books of record neatly kept. Reports are published as required by law.

Largest amount loaned to any individual corporation or company, \$6,000.

Amount of debts believed by the trustees to be bad, none.

Amount of debts believed by the trustees to be doubtful, \$500.

The funds of the institution are invested agreeably to chapter 4, section 3, Pamphlet Laws of 1869.

Premium on stocks and bonds, \$2,967.50.

Amount received from depositors for the year 1878, \$57,673.41.

Amount paid to depositors for the year 1878, \$26,793.12.

Number of accounts opened for the year ending December 31, 1878, 102.

Number of accounts closed for the year ending December 31, 1878, 49.

SCHEDULE OF THE BONDS AND STOCKS OF THE MONADNOCK SAVINGS BANK.

BONDS.	Market Value.	Par Value.	Value on Books.
COUNTY, CITY, TOWN, AND DISTRICT.			
City of Jeffersonville, Ind., 7s.....	\$1,050.00	\$1,000.00	\$1,010.00
Town of Lake, Ill., 7s.....	1,920.00	2,000.00	1,780.00
Town of Huntington, Ind., 10s.....	1,030.00	1,000.00	1,030.00
City of Manchester, N. H., 6s.....	1,050.00	1,000.00	950.00
“ Chicago, Ill., 7s.....	2,080.00	2,000.00	1,960.00
“ Peoria, Ill., 7s.....	2,070.00	2,000.00	1,900.00
“ Brazil, Ind., 9s.....	1,000.00	1,000.00	1,000.00
Union county, Iowa, 9s.....	2,940.00	3,000.00	2,940.00
City of Litchfield, Ill., 10s.....	980.00	1,000.00	980.00
Town of Evans, Ill., 10s.....	990.00	1,000.00	990.00
City of Attica, Ind., 8s.....	2,000.00	2,000.00	1,960.00
“ Kokomo, Ind., 8s.....	1,000.00	1,000.00	1,000.00
“ Minneapolis, Minn., 8s.....	3,745.00	3,500.00	3,430.00
“ Muskegon, Mich., 8s.....	3,520.00	3,500.00	3,520.00
“ Rock Island, Ill., 8s.....	2,100.00	2,000.00	2,062.50
“ Saginaw, Mich., 8s.....	2,000.00	2,000.00	1,937.50
“ Cleveland, Ill., 8s.....	2,060.00	2,000.00	1,990.00
“ Pomeroy, O., 8s.....	2,040.00	2,000.00	2,000.00
“ Richmond, Ind., 8s.....	1,020.00	1,000.00	990.00
“ Dubuque, 8s.....	2,890.00	3,000.00	2,670.00
“ Peoria, Ill., coin, 7s.....	1,070.00	1,000.00	990.00
“ Grand Rapids, Mich., 8s.....	2,000.00	2,000.00	1,850.00
“ Middletown, O., 8s.....	2,000.00	2,000.00	1,990.00
“ St. Paul, Minn., 8s.....	2,000.00	2,000.00	1,935.00
“ Dunleith, Ill., 8s.....	1,950.00	2,000.00	1,950.00
“ Kansas City, 8s.....	1,000.00	1,000.00	1,000.00
“ Portland, Ind., 8s.....	1,960.00	2,000.00	1,960.00
Town of Lake, Ill., 7s.....	960.00	1,000.00	935.00
City of South Bend, Ind., 7s.....	1,575.00	1,500.00	1,560.00
City of Erie, Pa., 7s.....	1,900.00	2,000.00	1,840.00
Coupon notes.....	8,000.00	8,000.00	8,000.00
City of Lawrence, Mass., 6s.....	2,040.00	2,000.00	1,892.50
“ Charlestown, Mass., 6s.....	1,060.00	1,000.00	931.25
“ Chicago, Ill., 7s.....	2,080.00	2,000.00	1,875.00
“ City of Indianapolis, Ind., 8s.....	3,000.00	3,000.00	2,910.00
Town of Havana, Ill., 10s.....	975.00	1,000.00	975.00
Borough of Renovo, Pa., 10s.....	2,000.00	2,000.00	2,000.00
City of Washington, 7s.....	2,060.00	2,000.00	2,060.00
City of Bay City, Mich., 8s.....	1,000.00	1,000.00	970.00
Town of Colfax, Ind., 8s.....	975.00	1,000.00	975.00
City of Marietta, O., 8s.....	1,000.00	1,000.00	995.00
Village of St. Albans, Vt., 6s.....	1,000.00	1,000.00	875.00
Town of Gerry, N. Y., 7s.....	950.00	1,000.00	950.00
Town of Charlotte, N. Y., 7s.....	950.00	1,000.00	950.00
	\$80,990.00	\$80,500.00	\$78,568.75
RAILROAD.			
Cheshire.....	\$8,730.00	\$9,000.00	\$8,190.00
Fitchburg, 6s.....	5,250.00	5,000.00	5,243.75
Council Bluffs & St Joseph, 7s.....	1,780.00	2,000.00	1,780.00
Cheshire, 6s.....	4,500.00	4,500.00	4,500.00
Boston, Barre, & Gardner.....	5,000.00	5,000.00	5,000.00
	\$25,260.00	\$25,500.00	\$24,713.75

SCHEDULE OF THE BONDS AND STOCKS OF THE MONADNOCK SAVINGS BANK,
Continued.

STOCKS.	Market Value.	Par Value.	Value on Books.
BANK.			
3 shares Peterborough National.....	\$384.00	\$300.00	\$384.00
10 shares Cheshire National, Keene.....	1,350.00	1,000.00	1,350.00
2 shares Monadnock National.....	255.00	200.00	255.00
20 shares Monadnock National.....	2,560.00	2,000.00	2,560.00
6 shares Monadnock National.....	768.00	600.00	768.00
36 shares Monadnock National.....	4,679.62	3,600.00	4,679.62
10 shares Keene National, Keene.....	1,280.00	1,000.00	1,280.00
	\$11,276.62	\$8,700.00	\$11,276.62

NASHUA SAVINGS BANK, — NASHUA.

Incorporated 1854. Charter perpetual.

President. — WILLIAM W. BAILEY.

Treasurer. — VIRGIL C. GILMAN. Bond, \$100,000, copy of which is on file in office of secretary of state. Date of bond, December 30, 1876. Sureties of bond are able to respond. Bond deposited with the trustees for safe-keeping. Annual compensation of treasurer, \$2,000. Annual compensation of clerk, \$1,500.

Clerk. — George F. Andrews.

Trustees. — William W. Bailey, Edward Spalding, Perley Dodge, Augustus G. Reed, Charles H. Campbell, Virgil C. Gilman, Gilman C. Shattuck, James L. Pierce, George H. Knowles.

Examination, January 18, 1879.

STATEMENT.

Due depositors.....	\$1,286,489.20
Surplus.....	33,969.82
Guaranty fund.....	25,000.00
	<hr/> \$1,345,459.02

	Market Value.	Par Value.	Value on Books.
Loans secured on real estate.....	\$343,764.59	\$349,764.59	\$349,764.59
Loans on personal security.....	50,300.00	50,300.00	50,300.00
Loans on collateral security.....	28,000.00	28,000.00	28,000.00
County, city, town, and district bonds...	205,850.00	194,000.00	194,000.00
Railroad bonds.....	251,300.00	267,500.00	267,500.00
Railroad stock.....	142,300.00	170,000.00	170,000.00
Bank stock.....	170,014.00	157,350.00	157,350.00
Miscellaneous investments.....	121,000.00	101,000.00	101,000.00
Balance on deposit in Indian Head National Bank.....	25,000.00	25,000.00	25,000.00
Cash on hand.....	2,544.43	2,544.43	2,544.43
	<hr/> \$1,340,073.02	<hr/> \$1,345,459.02	<hr/> \$1,345,459.02

Number of depositors, 3,097. Decrease the past year, 74.

Decrease of deposits the past year, \$194,511.93.

Annual dividend of 5 per cent, October 1, 1878.

An extra dividend declared on all sums due depositors is made every three years; the last one was declared October, 1874, amounting to about one per cent per annum.

Loans and investments are made by the investing committee, who meet as occasion requires.

An examination of the securities and books of the institution is made by a committee of the trustees four times a year.

Indebtedness of the trustees as principal, \$6,500; as surety, none.

Total amount of loans in the state, \$223,314.59.

Total amount of loans out of the state, \$204,750.

Total amount of investments in stocks and bonds in the state, \$38,700.

Total amount of investments in stocks and bonds out of the state, \$841,150.

Amount of state tax paid last year, \$13,102.57.

Amount of national tax paid for the year ending December 31, 1878, \$261.11.

Number having deposits of over \$2,000, 33.

Number of single loans of \$1,000 or less to separate parties in the state, 55.

Total expense of institution for year ending December 31, 1878, exclusive of taxes, \$4,117.18.

Books of record well kept. Reports are published as required by law.

Daily cash balances deposited with Indian Head National Bank, which makes the collections of the bank in consideration of such deposits.

Largest amount loaned to any individual corporation or company, \$50,000.

Amount of debts believed by the trustees to be bad, none.

Amount of debts believed by the trustees to be doubtful, \$6,000.

The funds of the institution are not invested agreeably to chapter 4, section 3, Pamphlet Laws of 1869.

Premium on stocks and bonds, \$614.

Amount received from depositors for the year 1878, \$187,487.91.

Amount paid to depositors for the year 1878, \$381,999.84.

Number of accounts opened for the year ending December 31, 1878, 417.

Number of accounts closed for the year ending December 31, 1878, 491.

SCHEDULE OF THE BONDS AND STOCKS OF THE NASHUA SAVINGS BANK.

BONDS.	Market Value.	Par Value.	Value on Books.
COUNTY, CITY, TOWN, AND DISTRICT.			
Hyde Park, Ill., 7s.....	\$30,000.00	\$30,000.00	\$30,000.00
Council Bluffs, Ia., 8s.....	22,000.00	20,000.00	20,000.00
East Saginaw, Mich., 8s.....	21,600.00	20,000.00	20,000.00
Kansas City, Mo., 8s.....	32,400.00	30,000.00	30,000.00
Montgomery county, Ia., 8s.....	18,700.00	17,000.00	17,000.00
Sandusky, Ohio, 7s.....	15,750.00	15,000.00	15,000.00
Logansport, Ind., 7s.....	10,000.00	10,000.00	10,000.00
Peoria, Ill., 6s.....	10,200.00	10,000.00	10,000.00
Burlington, Ia., 8s.....	10,800.00	10,000.00	10,000.00
Jersey City, N. J., 7s.....	11,000.00	10,000.00	10,000.00
Muskegon, Mich., 8s.....	10,800.00	10,000.00	10,000.00
Portsmouth, Ohio, 7s.....	8,400.00	8,000.00	8,000.00
Scioto county, Ohio, 8s.....	4,200.00	4,000.00	4,000.00
	\$205,850.00	\$194,600.00	\$194,000.00
RAILROAD.			
Chicago & Iowa.....	\$45,000.00	\$50,000.00	\$50,000.00
Chicago, Burlington, & Quincy.....	46,000.00	40,000.00	40,000.00
Jackson, Lansing, & Saginaw.....	32,550.00	31,000.00	31,000.00
Burlington & South Western.....	6,250.00	25,000.00	25,000.00
Omaha & South Western.....	28,750.00	25,000.00	25,000.00
Vermont & Massachusetts.....	27,500.00	25,000.00	25,000.00
Morris & Essex.....	25,000.00	25,000.00	25,000.00
Cincinnati & Indiana.....	15,000.00	20,000.00	20,000.00
Holley, Wayne, & Monroe.....	8,500.00	10,000.00	10,000.00
Middlesex Horse.....	10,000.00	10,000.00	10,000.00
Lansing, Jackson, & Saginaw.....	5,250.00	5,000.00	5,000.00
Nashua & Lowell.....	1,500.00	1,500.00	1,500.00
	\$251,300.00	\$267,500.00	\$267,500.00
STOCKS.			
BANK.			
National Bank of Commerce, New York..	\$35,400.00	\$30,000.00	\$30,000.00
Fourth National, New York.....	22,560.00	24,000.00	24,000.00
Merchants' National, New York.....	19,980.00	16,650.00	16,650.00
National Bank of the Republic, New York	8,500.00	10,000.00	10,000.00
National Bank of the State of New York..	8,480.00	8,000.00	8,000.00
St. Nicholas National, New York.....	8,000.00	10,000.00	10,000.00
First, Boston.....	17,000.00	10,000.00	10,000.00
Eliot, Boston.....	10,000.00	10,000.00	10,000.00
Boston, Boston.....	9,200.00	10,000.00	10,000.00
North America.....	9,000.00	10,000.00	10,000.00
Railroad, Lowell.....	11,500.00	10,000.00	10,000.00
National Bank of the Republic, Boston..	9,074.00	7,500.00	7,500.00
Indian Head National, Nashua.....	1,320.00	1,200.00	1,200.00
	\$170,014.00	\$157,350.00	\$157,350.00

SCHEDULE OF THE BONDS AND STOCKS OF THE NASHUA SAVINGS BANK, —
Continued.

STOCKS.	Market Value.	Par Value.	Value on Books.
RAILROAD.			
Philadelphia, Wilmington, & Baltimore..	\$38,700.00	\$30,000.00	\$30,000.00
Delaware, Lackawanna, & Western.....	15,000.00	30,000.00	30,000.00
Chicago & Alton.....	20,000.00	25,000.00	25,000.00
Chicago, Burlington, & Quincy.....	22,200.00	20,000.00	20,000.00
Old Colony & Newport.....	10,000.00	10,000.00	10,000.00
Morris & Essex.....	16,000.00	20,000.00	20,000.00
Vermont & Massachusetts.....	11,400.00	10,000.00	10,000.00
Connecticut River.....	7,000.00	5,000.00	5,000.00
Detroit & Hillsdale.....	2,000.00	20,000.00	20,000.00
	\$142,300.00	\$170,000.00	\$170,000.00
MISCELLANEOUS.			
Quincy Railroad Bridge Co., 400 shares...	\$46,000.00	\$40,000.00	\$40,000.00
Pennichuck Water-Works, 360 shares....	48,600.00	36,000.00	36,000.00
New England M. Security Co.....	26,750.00	25,000.00	25,000.00
	\$121,350.00	\$101,000.00	\$101,000.00

Bank Commissioners' Report.

NEW HAMPSHIRE SAVINGS BANK, — CONCORD.

Incorporated 1830. Charter perpetual.

President. — SAMUEL S. KIMBALL.

Treasurer. — WILLIAM P. FISKE. Bond, \$95,000, copy of which is on file in office of the secretary of state. Date of bond, July 19, 1876. Sureties of bond are able to respond. Bond deposited with the president for safe-keeping. Annual compensation of treasurer, \$1,600. Annual compensation of clerk, \$1,200.

Clerk. — William R Walker.

Trustees. — Joseph B. Walker, Samuel S. Kimball, Seth Eastman, M. H. Bradley, John Abbott, Sylvester Dana, S. Seavey, J. H. George, M. R. Holt, Enoch Gerrish, J. P. Bancroft, F. A. Fisk, John H. Stewart, Gilbert Bullock, George H. Marston, P. B. Cogswell, Oliver Pillsbury, Edward L. Knowlton.

Examination, January 22 and 23, 1879.

STATEMENT.

Due depositors.....	\$1,366,581.83
Surplus.....	6,193.15
Guaranty fund.....	67,000.00
	<hr/> \$1,439,774.98

	Market Value.	Par Value.	Value on Books.
Loans secured on real estate.....	\$91,474.56	\$91,474.56	\$91,474.56
Loans on personal security.....	93,202.22	105,702.22	105,702.22
Loans on collateral security.....	63,213.00	63,213.00	63,213.00
U. S. bonds.....	42,108.75	40,000.00	40,000.00
State bonds.....	83,740.00	76,000.00	76,000.00
County, city, town, and district bonds....	579,369.40	544,435.82	544,435.82
Railroad bonds.....	337,133.75	319,000.00	319,000.00
Railroad stock.....	105,295.00	109,600.00	103,600.00
Bank stock.....	4,939.00	4,100.00	4,100.00
Manufacturing stock.....	3,040.00	2,000.00	2,000.00
Miscellaneous investments.....	10,390.00	10,690.00	10,690.00
Balance on deposit in First National Bank, Boston.....	48,787.01	48,787.01	48,787.01
Cash on hand.....	30,772.37	30,772.37	30,772.37
	<hr/> \$1,493,765.06	<hr/> \$1,445,774.98	<hr/> \$1,439,774.98

Number of depositors, 4,164. Decrease the past year, 2. Decrease of deposits the past year, \$100,448.04.

Annual dividend of 4 per cent, January 13, 1879.

An extra dividend declared on all sums due depositors is made every five years; the last one was declared July, 1875, amounting to 1 per cent per annum.

Loans and investments are made by the investing committee, who meet once a week.

An examination of the securities and books of the institution is made by a committee of the trustees four times a year.

Indebtedness of the trustees as principal, \$2,400; as surety, \$6,275.

Total amount of loans in the state, \$202,569.78.

Total amount of loans out of the state, \$57,820.

Total amount of investments in stocks and bonds in the state, \$209,200.

Total amount of investments in stocks and bonds out of the state, \$890,625.82.

Amount of state tax paid last year, \$13,714.10.

Amount of national tax paid for the year ending December 31, 1878, \$202.33.

Number having deposits of over \$2,000, 33.

Number of single loans of \$1,000 or less to separate parties in the state, 71.

Total expense of institution for year ending December 31, 1878, exclusive of taxes, \$4,000.

Books of record well kept. Reports are published as required by law.

Daily cash balances deposited with First National Bank, Boston, which makes the collections of the bank in consideration of such deposits.

This bank receives $2\frac{1}{2}$ per cent on account of its deposits in other banks.

Largest amount loaned to any individual corporation or company, \$25,000.

Amount of debts believed by the trustees to be doubtful, \$13,500.

Amount of overdue business paper, \$32,900.

The funds of the institution are not invested agreeably to chapter 4, section 3, Pamphlet Laws of 1869.

Premium on stocks and bonds, \$66,190.08.

Amount received from depositors for the year 1878, \$201,549.94.

Amount paid to depositors for the year 1878, \$301,997.98. *

Number of accounts opened for the year ending December 31, 1878, 470.

Number of accounts closed for the year ending December 31, 1878, 472.

* Not including dividend of \$62,529.97.

SCHEDULE OF THE BONDS AND STOCKS OF THE NEW HAMPSHIRE SAVINGS BANK.

BONDS.	Market Value.	Par Value.	Value on Books.
U. S. bonds, 1867, 6 per cent.....	\$5,093.75	\$5,000.00	\$5,000.00
1881, 6 per cent.....	5,850.62	5,500.00	5,500.00
1881, 5 per cent.....	4,820.63	4,500.00	4,500.00
4½ per cent.....	26,343.75	25,000.00	25,000.00
	\$42,108.75	\$40,000.00	\$40,000.00
STATE.			
New Hampshire, 6s.....	\$61,140.00	\$56,000.00	\$56,000.00
Maine, 6s.....	22,600.00	20,000.00	20,000.00
	\$83,740.00	\$76,000.00	\$76,000.00
COUNTY, CITY, TOWN, AND DISTRICT.			
City of Concord, N. H., 6s.....	\$74,705.00	\$69,000.00	\$69,000.00
Manchester, N. H., 6s.....	44,225.00	42,000.00	42,000.00
Nashua, N. H., 6s.....	24,320.00	23,000.00	23,000.00
Hartford, Conn., 6s.....	4,080.00	4,000.00	4,000.00
Chicago, Ill., 7s.....	54,170.00	50,000.00	50,000.00
Cleveland, Ohio, 6s and 7s.....	111,083.00	104,000.00	104,000.00
Cincinnati, Ohio.....	56,148.90	52,435.82	52,435.82
Detroit, Mich., 7s.....	35,010.00	30,000.00	30,000.00
Toledo, Ohio.....	35,380.00	35,000.00	35,000.00
Rock Island, Ill., 6s.....	9,700.00	10,000.00	10,000.00
Marietta, Ohio, 8s.....	13,200.00	12,000.00	12,000.00
St. Louis, Mo., 6s.....	62,902.50	60,000.00	60,000.00
Jersey City, N. J., 7s.....	21,300.00	20,000.00	20,000.00
Newport, Ky., 7 3-10s.....	20,000.00	20,000.00	20,000.00
St. Louis county, Mo., 6s.....	13,445.00	13,000.00	13,000.00
	\$579,669.40	\$544,435.82	\$544,435.82
RAILROAD.			
Dixon, Peoria, & Hannibal, 8s.....	\$22,600.00	\$20,000.00	\$20,000.00
Old Colony & Newport, 6s.....	15,918.75	15,000.00	15,000.00
Burlington & Missouri, 7s.....	57,000.00	50,000.00	50,000.00
Michigan Central, 8s.....	21,100.00	20,000.00	20,000.00
Illinois Grand Trunk, 8s.....	16,950.00	15,000.00	15,000.00
Jackson, Lansing, & Saginaw (green), 8s.	9,500.00	10,000.00	10,000.00
“ “ “ (white), 8s.	10,250.00	10,000.00	10,000.00
“ “ “ “ 8s.	6,060.00	6,000.00	6,000.00
Michigan Air Line, 8s.....	10,200.00	10,000.00	10,000.00
Ottawa, Oswego, & Fox River Valley, 8s..	5,750.00	5,000.00	5,000.00
Ogdensburg & Lake Champlain, 8s.	20,000.00	20,000.00	20,000.00
Chicago, Burlington, & Quincy, 7s.....	60,817.50	53,000.00	53,000.00
Boston & Lowell, 6s.....	5,250.00	5,000.00	5,000.00
“ “ “ 7s.....	11,362.50	10,000.00	10,000.00
Grand River Valley, 8s.....	15,000.00	15,000.00	15,000.00
Portland & Kennebec, 6s.....	20,000.00	20,000.00	20,000.00
Kalamazoo & South Haven, 8s.....	4,875.00	5,000.00	5,000.00
Concord & Claremont, 7s.....	10,500.00	10,000.00	10,000.00
Chicago & Iowa, 8s.....	14,000.00	20,000.00	20,000.00
	\$337,133.75	\$319,000.00	\$319,000.00

SCHEDULE OF THE BONDS AND STOCKS OF THE NEW HAMPSHIRE SAVINGS
BANK, — *Continued.*

STOCKS.	Market Value.	Par Value.	Value on Books.
BANK.			
Merchants' National, Boston, 19 shares...	\$2,299.00	\$1,900.00	\$1,900.00
First National, Manchester, N. H., 22 shares.....	2,640.00	2,200.00	2,200.00
	\$4,939.00	\$4,100.00	\$4,100.00
RAILROAD.			
Northern, 50 shares.....	\$4,262.50	\$5,000.00	\$5,000.00
Old Colony, 100 shares.....	9,675.00	10,000.00	10,000.00
Philadelphia, Wilmington, & Baltimore, 500 shares.....	32,500.00	25,000.00	25,000.00
Michigan Central, 200 shares....	15,500.00	20,000.00	20,000.00
Eastern in N. H., 100 shares.....	5,750.00	10,000.00	5,000.00
Boston & Lowell, 20 shares.....	5,912.50	10,000.00	10,000.00
Chicago, Burlington, & Quincy, 276 sh'rs.	30,705.00	27,600.00	27,600.00
Chicago, Clinton, D., & M., 20 shares....	990.00	2,000.00	1,000.00
	\$105,295.00	\$109,600.00	\$103,600.00
MANUFACTURING.			
Amoskeag Manufacturing, 2 shares.....	\$3,040.00	\$2,000.00	\$2,000.00
MISCELLANEOUS INVESTMENTS.			
Portland Water Loan, bond.....	\$9,700.00	\$10,000.00	\$10,000.00
scrip.....	690.00	690.00	690.00
	\$10,390.00	\$10,690.00	\$10,690.00

NEW IPSWICH SAVINGS BANK,—NEW IPSWICH.

Incorporated 1849. Charter perpetual.

President. — WILLIAM W. JOHNSON.

Treasurer. — FRANK W. PRESTON. Bond, \$30,000, copy of which is on file in office of secretary of state. Date of bond, April 19, 1875. Sureties of bond are able to respond. Bond deposited with the president for safe-keeping. Annual compensation of treasurer, \$300.

Trustees. — James Chandler, W. A. Preston, W. W. Johnson, F. W. Preston, C. A. Whitney, George Whiting, Hosea Eaton, George W. Wheeler, 2d., E. F. Fox.

Examination, January 7, 1879.

STATEMENT.

Due depositors.....	\$88,593.17
Surplus.....	6,331.65
Guaranty fund.....	1,500.00
Due Townsend National Bank.....	10,000.00
Due F. W. Preston.....	3,950.00
	<hr/> \$110,374.82

	Market Value.	Par Value.	Value on Books.
Loans secured on real estate.....	\$82,665.98	\$88,665.98	\$88,665.98
Loans on personal security.....	8,437.52	8,437.52	8,437.52
Loans on collateral security.....	330.00	330.00	330.00
U. S. bonds.....	10,600.00	10,000.00	10,000.00
Balance in Townsend National Bank....	1,062.85	1,062.85	1,062.85
Real estate, bank building.....	1,000.00	1,000.00	1,000.00
Cash on hand.....	878.47	878.47	878.47
	<hr/> \$104,974.82	<hr/> \$110,374.82	<hr/> \$110,374.82

Number of depositors, 337. Decrease the past year, 40. Decrease of deposits the past year, \$26,986.59.

No dividend declared last year.

Last extra dividend declared 1864.

Loans and investments are made by the investing committee, who meet as often as required.

An examination of the securities and books of the institution is made by a committee of the trustees once a year.

Indebtedness of the trustees as principal, \$1,000; as surety, none.

Total amount of loans in the state, \$76,333.50.

Total amount of loans out of the state, \$21,099.

Total amount of investments in stocks and bonds in the state, none.

Total amount of investments in stocks and bonds out of the state, \$10,000.

Amount of state tax paid last year, \$1,094.36.

Number of single loans of \$1,000 or less to separate parties in the state, 97.

Total expense of institution for year ending December 31, 1878, exclusive of taxes, \$500.

Books of record poorly kept. Reports are not published as required by law.

Daily cash balances deposited with Townsend National Bank, which makes the collections of the bank in consideration of such deposits.

Largest amount loaned to any individual corporation or company, \$10,000.

Amount of debts believed by the trustees to be bad, \$6,000.

The funds of the institution are invested agreeably to chapter 4, section 3, Pamphlet Laws of 1869.

Premium on stocks and bonds, \$600.

Amount received from depositors for the year 1878, \$16,912.69.

Amount paid to depositors for the year 1878, \$43,899.28.

Number of accounts opened for the year ending December 31, 1878, 24.

Number of accounts closed for the year ending December 31, 1878, 64.

Bank Commissioners' Report.

NEWMARKET SAVINGS BANK, — NEWMARKET.

Incorporated 1832. Charter perpetual.

President. — N. B. TREADWELL.*Treasurer.* — SAMUEL A. HALEY. Bond, \$25,000, copy of which is on file in office of secretary of state. Date of bond, April 1, 1875. Sureties of bond are able to respond. Bond deposited with the president for safe-keeping. Annual compensation of treasurer, \$300.*Trustees.* — N. B. Treadwell, David Murray, Benjamin F. Haley, A. L. Mellows, John F. Chapman, T. M. Joy, L. F. Hanson, Benjamin Matthews, jr., Samuel A. Haley.

Examination, February 20, 1879.

STATEMENT.

Due depositors.....	\$61,610.16
Surplus.....	317.10
Guaranty fund.....	135.50
	<hr/> \$62,062.76

	Market Value.	Par Value.	Value on Books.
Loans secured on real estate.....	\$53,304.36	\$54,604.36	\$54,604.36
Loans on personal security	3,169.30	3,669.30	3,669.30
Loans on collateral security	681.61	681.61	681.61
Railroad bonds.....	600.00	800.00	800.00
Expense account.....	.....	469.39	469.39
Deposit in Newmarket National Bank....	1,838.10	1,838.10	1,838.10
	<hr/> \$59,593.37	<hr/> \$62,062.76	<hr/> \$62,062.76

Number of depositors, 312. Decrease the past year, 17. Decrease of deposits the past year, \$11,455.61.

Two semi-annual dividends of 2 per cent each, June and December.

No extra dividend has been declared since December, 1874.

Loans and investments are made by the president and treasurer.

An examination of the securities and books of the institution is made by a committee of the trustees twice each year, July and January.

Indebtedness of the trustees as principal, nothing; as surety, nothing.

Total amount of loans in the state, \$58,955.27.

Total amount of loans out of the state, \$17,270.31.

Total amount of investments in stocks and bonds in the state, nothing.

Total amount of investments in stocks and bonds out of the state, \$800.

Amount of state tax paid last year, \$634.90.

Amount of national tax paid for the year ending December 31, 1878, \$10.92.

Number having deposits of over \$2000, 1.

Number of single loans of \$1000 or less to separate parties in the state, 13.

Total expense of institution for year ending December 31, 1878, exclusive of taxes, \$323.85.

Books of record well kept. Reports are published as required by law.

Daily cash balances deposited with Newmarket National Bank, which makes the collections of the bank in consideration of such deposits.

This bank receives no interest on account of its deposits in other banks.

Largest amount loaned to any individual corporation or company, \$37,904.36.

Amount of debts believed by the trustees to be bad, \$500.

Amount of debts believed by the trustees to be doubtful, \$1,300.

Amount of overdue paper, \$8,800.

The funds of the institution are invested agreeably to chapter 4, section 3, Pamphlet Laws of 1869.

Premium on stocks and bonds, none.

Amount received from depositors for the year 1878, \$7,291.39.

Amount paid to depositors for the year 1878, \$18,747.

Number of accounts opened for the year ending December 31, 1878, 25.

Number of accounts closed for the year ending December 31, 1878, 42.

SCHEDULE OF THE BONDS OF THE NEWMARKET SAVINGS BANK.

BONDS.	Market Value.	Par Value.	Value on Books.
RAILROAD. Burlington, Cedar Rapids, & Northern, 5s	\$600.00	\$800.00	\$800.00

NEWPORT SAVINGS BANK, — NEWPORT.

Incorporated 1868. Charter expires 1888.

President. — HENRY G. CARLETON.

Treasurer. — FRED W. LEWIS. Bond, \$50,000, copy of which is on file in office of secretary of state. Date of bond, March 25, 1873. Sureties of bond are able to respond. Bond deposited with Hon. Dexter Richards for safe-keeping. Annual compensation of treasurer and clerk, \$1,500.

Clerk. — Fred. W. Richards.

Trustees. — Henry G. Carleton, Dexter Richards, Albert S. Wait, Worthen Hall, E. C. Converse, Matthew Harvey, Francis Boardman, John P. Knowlton, William Dunton, Edmund Wheeler, Isaac A. Reed, Frank A. Rawson, Lyman Rounsevel, Richard S. Howe, H. A. Averill, Edmund Burke.

Examination, April 8, 1879.

STATEMENT.

Due depositors	\$323,164.09
Surplus.	4,726.90
Guaranty fund.....	7,500.00
	<hr/> \$335,390.99

	Market Value.	Par Value.	Value on Books.
Loans secured on real estate.....	\$153,995.56	\$153,995.56	\$153,995.56
Loans on personal security.....	13,200.93	13,200.93	13,200.93
Loans on collateral security.....	17,517.41	17,517.41	17,517.41
State bonds.....	5,980.00	5,200.00	5,097.00
County, city, town, and district bonds....	44,797.50	41,000.00	41,845.00
Railroad bonds.....	6,245.00	12,500.00	9,003.75
Railroad stock.....	41,981.00	49,200.00	48,826.00
Bank stock.....	20,481.00	17,000.00	20,413.33
New England Loan.....	7,650.00	7,500.00	7,500.00
Cash deposited in First National Bank, Newport.....	17,992.01	17,992.01	17,992.01
	<hr/> \$329,840.41	<hr/> \$335,105.91	<hr/> \$335,390.99

Number of depositors, 1,248. Decrease the past year, 40.

Decrease of deposits the past year, \$6,778.97.

Semi-annual dividends of $2\frac{1}{2}$ per cent, April and October.

Last extra dividend on all sums due depositors declared April, 1873.

Loans and investments are made by the investing committee, who meet at call of the treasurer.

An examination of the securities and books of the institution is made by a committee of the trustees twice a year.

Indebtedness of the trustees as principal, none; as surety, none.

Total amount of loans in the state, \$125,963.92.

Total amount of loans out of the state, \$58,750.

Total amount of investments in stocks and bonds in the state, \$56,185.33.

Total amount of investments in stocks and bonds out of the state, \$76,499.75.

Character of loans generally good.

Amount of state tax paid last year, \$3,052.43.

Amount of national tax paid for the year ending December 31, 1878, \$40.35.

Number having deposits of over \$2,000, 2.

Number of single loans of \$1,000 or less to separate parties in the state, 112.

Total expense of institution for year ending December 31, 1878, exclusive of taxes, \$1,628.33.

Books of record neatly kept. Reports are published as required by law.

Daily cash balances deposited with First National Bank, Newport, which makes the collections of the bank in consideration of such deposits.

Largest amount loaned to any individual corporation or company, \$7,800.

Amount of debts believed by the trustees to be bad, \$2,000.

Amount of debts believed by the trustees to be doubtful, none.

The funds of the institution are invested agreeably to chapter 4, section 3, Pamphlet Laws of 1869.

Amount received from depositors for the year 1878, \$73,205.50.

Amount paid to depositors for the year 1878, \$79,983.97.

Number of accounts opened for the year ending December 31, 1878, 131.

Number of accounts closed for the year ending December 31, 1878, 171.

SCHEDULE OF THE BONDS AND STOCKS OF THE NEWPORT SAVINGS BANK.

BONDS.	Market Value.	Par Value.	Value on Books.
STATE.			
State of New Hampshire.....	\$5,980.00	\$5,200.00	\$5,097.00
COUNTY, CITY, TOWN, AND DISTRICT.			
Chicago city.....	\$6,577.50	\$6,000.00	\$5,845.00
Rock Island city.....	5,450.00	5,000.00	5,000.00
Moline city.....	5,995.00	5,500.00	5,500.00
Town of Newport.....	26,775.00	25,500.00	25,500.00
	\$44,797.50	\$42,000.00	\$41,845.00
RAILROAD.			
Vermont Central.....	\$315.00	\$3,000.00	\$2,463.75
Burlington, Cedar Rapids, & Northern, bonds.....	3,930.00	7,500.00	4,540.00
Burlington, Cedar Rapids, & Northern, stock.....			
Jackson, Lansing, & Saginaw, guaran- teed.....	2,000.00	2,000.00	2,000.00
	\$6,245.00	\$12,500.00	\$9,003.75
OTHER INVESTMENTS.			
New England Loan Co.....	\$7,650.00	\$7,500.00	\$7,500.00
STOCKS.			
BANK.			
100 shares First National, Newport.....	\$13,000.00	\$10,000.00	\$12,863.33
23 shares National Hide and Leather	2,231.00	2,300.00	2,300.00
50 shares Otoe County National.....	5,250.00	5,000.00	5,250.00
	\$20,481.00	\$17,300.00	\$20,413.33
RAILROAD.			
100 shares Pittsburg, Fort Wayne & Chicago.....	\$10,562.00	\$10,000.00	\$7,673.25
220 shares Cleveland & Pittsburg.....	9,914.00	11,000.00	10,115.00
100 shares Chicago & Alton.....	7,950.00	10,000.00	11,700.00
110 shares Philadelphia & Reading.....	1,375.00	5,500.00	5,425.25
40 shares Norwich & Worcester.....	4,660.00	4,000.00	4,318.00
25 shares Northern.....	2,250.00	2,500.00	2,725.00
62 shares Michigan Central.....	5,270.00	6,200.00	6,869.50
	\$41,981.00	\$49,200.00	\$48,826.00

Bank Commissioners' Report.

NORWAY PLAINS SAVINGS BANK, — ROCHESTER.

Incorporated 1851. Charter perpetual.

President. — JOHN McDUFFEE.

Treasurer. — FRANKLIN McDUFFEE. Bond, \$50,000, copy of which is on file in office of secretary of state. Date of bond, August 4, 1869. Sureties of bond are able to respond. Bond deposited with the president for safe-keeping. Annual compensation of treasurer and clerk, \$1,250.

Clerk. — V. H. Johnson.

Trustees. — John McDuffee, Nathaniel Burnham, Charles Greenfield, Dominicus Hanson, Isaac W. Lougee, James Farrington.

Examination, March 22, 1879.

STATEMENT.

Due depositors	\$397,106.23
Surplus	87,869.03
Guaranty fund	7,740.00
	<hr/> \$492,715.26

	Market Value.	Par Value.	Value on Books.
Loans secured on real estate	\$25,350.00	\$25,350.00	\$25,350.00
Loans on personal security	117,159.67	117,159.67	117,159.67
Loans on collateral security	17,536.60	17,536.60	17,536.60
U. S. bonds	52,312.50	50,000.00	50,000.00
County, city, town, and district bonds	113,729.88	103,867.13	103,867.13
Railroad bonds	70,788.25	83,500.00	83,500.00
Bank stock	8,650.00	7,500.00	7,500.00
Real estate, acquired *	68,637.00	68,637.00	68,637.00
Real estate	5,381.68	5,381.68	5,381.68
Cash deposited in Rochester National Bank	13,783.18	13,783.18	13,783.18
	<hr/> \$493,328.76	<hr/> \$492,715.26	<hr/> \$492,715.26

Number of depositors, 1,125. Decrease the past year, 265.

Decrease of deposits the past year, \$130,068.04.

Two semi-annual dividends of 2 per cent each, in May and November.

An extra dividend declared on all sums due depositors is made every five years; the last one was declared January 1, 1874, amounting to \$11,527.68, or about 1½ per cent per annum.

Loans and investments are voted on by trustees, who meet weekly if there is anything to do.

If loans are made between meetings they are laid before the board for approval.

An examination of the securities and books of the institution is made by a committee of the trustees April and October.

Indebtedness of the trustees as principal, nothing; as surety, nothing.

Total amount of loans in the state, \$85,022.69.

Total amount of loans out of the state, \$75,023.62.

Total amount of investments in stocks and bonds in the state, \$91,000.

Total amount of investments in stocks and bonds out of the state, \$103,000.

Character of loan, much of it is excellent.

Amount of state tax paid last year, \$4,424.30.

Amount of national tax paid for the year ending December 31, 1878, \$61.41.

Number having deposits of over \$2,000, 13.

Number of single loans of \$1,000 or less to separate parties in the state, 79.

Total expense of institution for year ending December 31, 1878, exclusive of taxes, \$1,718.06.

Books of record well kept. Reports are published as required by law.

Daily cash balances deposited with Rochester National Bank, which makes the collections of the bank in consideration of such deposits.

This bank receives no interest on account of its deposits in other banks.

Largest amount loaned to any individual corporation or company, \$15,000.

Amount of debts believed by the trustees to be bad, none.

Amount of debts believed by the trustees to be doubtful, — there may be some loss on two loans of \$9,000 each, taken into account when the reduction was made.

Amount of overdue paper, \$21,031.95.

The funds of the institution are invested agreeably to chapter 4, section 3, Pamphlet Laws of 1869.

Premium on stocks and bonds, \$613.50 net.

Amount received from depositors for the year 1878, \$660.86.

Amount paid to depositors for the year 1878, \$130,728.90.

Number of accounts opened for the year ending December 31, 1878, 3†

Number of accounts closed for the year ending December 31, 1878, 268.

* The market value is reported the same as the value on the books, there being no data to determine the actual value. In addition to the value of the property itself, there is a contract in favor of the bank which is now before the courts.

† By vote of the trustees, deposits have been refused.

SCHEDULE OF THE BONDS AND STOCKS OF THE NORWAY PLAINS SAVINGS BANK.

BONDS.	Market Value.	Par Value.	Value on Books.
U. S. bonds, 4½s, registered.....	\$52,312.50	\$50,000.00	\$50,000.00
COUNTY, CITY, TOWN, AND DISTRICT.			
Chicago, Ill., 7s, due 1881 to 1888, 106½...	\$9,602.25	\$9,000.00	\$9,000.00
Toledo, Ohio, 7s, due 1879, 100.....	3,105.00	3,000.00	3,000.00
Cleveland, Ohio, 7s, due 1879, 100.....	11,385.00	11,000.00	11,000.00
“ “ 7s, due 1883, 105.....	21,700.00	20,000.00	20,000.00
Cincinnati, Ohio, 7 3-10s, due 1902, 111...	11,283.00	10,000.00	10,000.00
“ “ 7s, due 1904, 111.....	17,000.00	15,000.00	15,000.00
St. Louis Co., Mo., 6s, gold, due 1905, 106	21,800.00	20,000.00	20,000.00
Cook Co., Ill., 7s, gold, due 1892, 110½....	16,987.50	5,000.00	5,000.00
“ “ 7s, gold, due 1892, 110½....		10,000.00	10,000.00
Toledo, O., certificates of indebtedness, 7s	867.13	867.13	867.13
	\$113,729.88	\$103,867.13	\$103,867.13
RAILROAD.			
Boston & Maine, reg., 7s, due 1894, 117...	\$35,612.00	\$20,000.00	\$20,000.00
“ “ coupon, 7s, due 1894, 117		10,000.00	10,000.00
Eastern, coupon, 3½, 4½, 6, due 1906, 65...	35,176.25	53,500.00	53,500.00
	\$70,788.25	\$83,500.00	\$83,500.00
STOCKS.			
BANK.			
50 shares Rochester National, 100.....	\$5,000.00	\$5,000.00	\$5,000.00
20 shares Strafford National, 150.....	3,000.00	2,000.00	2,000.00
5 shares Great Falls National, 130.....	650.00	500.00	500.00
	\$8,650.00	\$7,500.00	\$7,500.00

OSSIPPEE VALLEY TEN CENTS SAVINGS BANK, — FREEDOM.

Incorporated 1868. Charter perpetual.

President. — JOSIAH THURSTON.*Vice-President.* — RENSALEER TOWLE.*Treasurer.* — ELIAS TOWLE. Bond, \$25,000, copy of which is on file in office of secretary of state. Date of bond, August 24, 1878. Sureties of bond are able to respond. Bond deposited with the president for safe-keeping. Annual compensation of treasurer, \$300.*Trustees.* — Elias Towle, Stephen J. Keneson, John Demerit, Lovel Towle, John Parsons, E. I. Towle, Jacob Manson, Joseph Smith, Alonzo Pease.

Examination, April 3, 1879.

STATEMENT.

Due depositors.....	\$78,280.95
Surplus.....	4,301.15
Guaranty fund.....	1,500.00
	<hr/> \$84,082.10

	Market Value.	Par Value.	Value on Books.
Loans secured on real estate.....	\$27,143.98	\$27,143.98	\$27,143.98
Loans on personal security.....	50,387.34	50,387.34	50,387.34
Loans on collateral security.....	3,322.00	3,322.00	3,322.00
Conway, N. H., town bonds.....	1,000.00	1,000.00	1,000.00
Bank stock, Lake National, 13 shares....	1,300.00	1,300.00	1,300.00
Cash on hand.....	928.78	928.78	928.78
	<hr/> \$84,082.10	<hr/> \$84,082.10	<hr/> \$84,082.10

Number of depositors, 305. Decrease the past year, 66.

Decrease of deposits the past year, \$18,174.46.

Dividend of 2½ per cent declared October 1, 1878.

An extra dividend declared on all sums due depositors is made every two years; the last one was declared April, 1876, amounting to \$1,140.01, or about 1 per cent per annum.

Loans and investments are made by the treasurer by advice and consent of trustees, who meet twice a year, and other times by call of treasurer.

An examination of the securities and books of the institution is made by a committee of the trustees.

Indebtedness of the trustees as principal, \$558; as surety, \$400.

Total amount of loans in the state, \$42,455.99.

Total amount of loans out of the state, \$36,197.84.

Total amount of investments in stocks and bonds in the state, \$2,300.

Total amount of investments in stocks and bonds out of the state, none.

Character of loan, good.

Amount of state tax paid last year, \$877.57.

Amount of national tax paid for the year ending December 31, 1878, nothing.

Number having deposits of over \$2,000, none.

Number of single loans of \$1,000 or less to separate parties in the state, 110.

Total expense of institution for year ending December 31, 1878, exclusive of taxes, \$415.

Books of record well kept. Reports are published as required by law.

This bank receives no interest on account of its deposits in other banks.

Largest amount loaned to any individual corporation or company, \$5,000.

Amount of debts believed by the trustees to be bad, none.

Amount of debts believed by the trustees to be doubtful, none.

Amount of overdue paper, \$1,668.60.

The funds of the institution are invested agreeably to chapter 4, section 3, Pamphlet Laws of 1869.

Premium on stocks and bonds, none.

Amount received from depositors for the year 1878, \$5,595.02.

Amount paid to depositors for the year 1878, \$24,769.48.

Number of accounts opened for the year ending December 31, 1878, 14.

Number of accounts closed for the year ending December 31, 1878, 80.

Bank Commissioners' Report.

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PENACOOK SAVINGS BANK, — FISHERVILLE.

Incorporated 1869. Charter expires 1889.

President. — ISAAC K. GAGE.

Treasurer. — SAMUEL F. BROWN. Bond, \$40,000, copy of which is on file in office of secretary of state. Date of bond, April 9, 1873. Sureties of bond are able to respond. Bond deposited with the president for safe-keeping. Annual compensation of treasurer, \$1,000.

Trustees. — John C. Gage, W. H. Allen, N. Butler, Enoch G. Wood, Moses H. Bean, Isaac K. Gage, John Sawyer, John C. Linehan, John S. Brown, John C. Smith, Charles H. Amsden, Henry F. Brown, N. S. Gale, David Putnam, George W. Abbott.

Examination, February 28, 1879.

STATEMENT.

Due depositors *.....	\$182,998.99
Surplus	11,005.36
Guaranty fund.....	3,500.00
Premium account.....	7,162.29
Reduction by decree †.....	85,722.99
	<u>\$290,389.63</u>

	Market Value.	Par Value.	Value on Books.
Loans secured on real estate.....	\$26,638.35	\$26,638.35	\$26,638.35
Loans on personal security.....	111,491.29	111,491.29	111,491.29
Loans on collateral security.....	13,415.00	13,415.00	13,415.00
Bonds secured by real estate in Ohio	23,000.00	23,000.00	23,000.00
County, city, town, and district bonds..	72,895.00	76,200.00	76,200.00
Railroad bonds.....	1,800.00	2,000.00	2,000.00
Railroad stock.....	1,275.00	5,100.00	5,100.00
Manufacturing stock.....	10,000.00	10,000.00	10,000.00
Balance on deposit in First National Bank, Boston.....	11,859.46	11,859.46	11,859.46
Bank fixtures.....	2,200.00	2,200.00	2,200.00
Cash on hand.....	8,485.53	8,485.53	8,485.53
	<u>\$283,059.63</u>	<u>\$290,389.63</u>	<u>\$290,389.63</u>

Number of depositors, 1,565. Decrease the past year, 81.

Decrease of deposits the past year, \$47,146.76.

Annual dividend of 5 per cent, October 1, 1878.

An extra dividend on all sums due depositors is made every two years; the last one was declared October 1, 1877, amounting to \$5,850.04, or about 1 per cent per annum.

Loans and investments are made by the investing committee, who meet once a week.

An examination of the securities and books of the institution is made by a committee of the trustees twice a year, March and September.

Indebtedness of the trustees as principal, \$17,673.11; as surety, \$7,022.59.

Total amount of loans in the state, \$136,374.44.

Total amount of loans out of the state, \$128,998.20.

Total amount of investments in stocks and bonds in the state, \$10,000.

Total amount of investments in stocks and bonds out of the state, \$106,300.

Amount of state tax paid last year, \$3,014.22.

Number having deposits of over \$2,000, none.

Number of single loans of \$1,000 or less to separate parties in the state, 165.

Total expense of institution for year ending December 31, 1878, exclusive of taxes, \$1,956.14.

Books of record well kept. Reports are published as required by law.

Daily cash balances deposited with the First National Bank, Boston.

This bank receives 2½ per cent on account of its deposits in other banks.

Largest amount loaned to any individual corporation or company, \$15,000.

Amount of debts believed by the trustees to be bad, about \$15,000.

* This amount includes the sum of \$2,481.50 received on new account since the reduction by order of the court and bank commissioners.

† The deposit accounts of this bank were reduced by order of the court and bank commissioners, December 3, 1878, 30 per cent on account of losses, depreciations, and shrinkages of the resources and securities of the institution.

Amount of debts believed by the trustees to be doubtful, \$29,126.64.

Amount of overdue business paper, \$1,073.48.

The funds of the institution are not invested agreeably to chapter 4, section 3, Pamphlet Laws of 1869.

Premium on stocks and bonds, none.

Amount received from depositors for the year 1878, \$69,024.48.

Amount paid to depositors for the year 1878, \$116,171.26.

Number of accounts opened for the year ending December 31, 1878, 129.

Number of accounts closed for the year ending December 31, 1878, 210.

SCHEDULE OF THE BONDS AND STOCKS OF THE PENACOOK SAVINGS BANK.

BONDS.	Market Value.	Par Value.	Value on Books.
COUNTY, CITY, TOWN, AND DISTRICT.			
Dawson county, Neb., court-house.....	\$3,750.00	\$5,000.00	\$5,000.00
City of Litchfield, Ill., water.....	3,750.00	5,000.00	5,000.00
Town of Lake, Ill., water.....	7,000.00	7,000.00	7,000.00
Kingman township, Kan., bridge.....	3,375.00	4,500.00	4,500.00
City of Pueblo, Col., water, gold.....	9,500.00	9,500.00	9,500.00
Franklin county, Neb., school-district....	1,500.00	1,500.00	1,500.00
Town of Hyde Park, Ill., sinking-fund....	3,000.00	3,000.00	3,000.00
City of Lawrence, Kansas, funding.....	2,700.00	2,700.00	2,700.00
Pueblo county, Col., school-district.....	7,000.00	7,000.00	7,000.00
Bent county, Col., railroad-aid.....	5,000.00	5,000.00	5,000.00
Adams county, Ill., railroad-aid.....	5,000.00	5,000.00	5,000.00
Jasper county, Ill., funding.....	5,100.00	5,000.00	5,000.00
Town of Wade, Ill., ".....	2,060.00	2,000.00	2,000.00
City of Dubuque, Iowa, funding.....	5,000.00	5,000.00	5,000.00
Muscatine, Iowa, ".....	4,000.00	4,000.00	4,000.00
Union county, Iowa, ".....	5,100.00	5,000.00	5,000.00
	\$72,895.00	\$76,200.00	\$76,200.00
RAILROAD.			
Brunswick & Chillicothe.....	\$1,800.00	\$2,000.00	\$2,000.00
STOCKS.			
RAILROAD.			
Chicago & West Michigan, 51 shares.....	\$1,275.00	\$5,100.00	\$5,100.00
MANUFACTURING.			
Contoocook Manufacturing & Mechanics Co., 20 shares.....	\$10,000.00	\$10,000.00	\$10,000.00

PEOPLE'S SAVINGS BANK, — MANCHESTER.

Incorporated 1874. Charter perpetual.

President. — PERSON C. CHENEY.

Treasurer. — GEORGE B. CHANDLER. Bond, \$50,000, copy of which is on file in office of secretary of state. Date of bond, September 15, 1874. Sureties of bond are able to respond. Bond deposited with the president of the bank for safe-keeping. Annual compensation of treasurer, \$1,000.

Clerk. — EDWARD M. BROOKS.

Trustees. — P. C. CHENEY, E. M. TOPLIFF, A. W. QUINT, H. M. PUTNEY, MOODY CURRIER, C. H. BARTLETT, A. P. OLZENDAM, EDSON HILL, G. W. RIDDLE, G. B. CHANDLER.

Examination, February 14, 1879.

STATEMENT.

Due depositors.....	\$416,161.30
Surplus.....	28,949.18
Guaranty fund.....	50,000.00
Unpaid dividend.....	80.00
	<hr/> \$495,190.48

	Market Value.	Par Value.	Value on Books.
Loans secured on real estate.....	\$369,639.74	\$369,639.74	\$369,639.74
Loans on personal security.....	52,530.85	52,530.85	52,530.85
Loans on collateral security.....	16,558.34	16,558.34	16,558.34
U. S. bonds.....	45,000.00	45,000.00	45,000.00
Balance on deposit in Amoskeag National Bank.....	4,093.42	4,093.42	4,093.42
Cash on hand.....	7,368.13	7,368.13	7,368.13
	<hr/> \$495,190.48	<hr/> \$495,190.48	<hr/> \$495,190.48

Number of depositors, 807. Decrease the past year, 42.

Decrease of deposits the past year, \$7,905.78.

Annual dividend of 5 per cent April 1, 1878.

Loans and investments are made by the investing committee, who meet as often as required.

An examination of the securities and books of the institution is made by a committee of the trustees four times a year.

Total amount of loans in the state, \$34,308.34.

Total amount of loans out of the state, \$404,420.59.

Total amount of investments in stocks and bonds in the state, none.

Total amount of investments in stocks and bonds out of the state, none.

Character of loans, considered excellent.

Amount of state tax paid last year, \$4,369.32.

Amount of national tax paid for the year ending December 31, 1878, \$14.55.

Number having deposits of over \$2,000, 1.

Number of single loans of \$1,000 or less to separate parties in the state, 7.

Total expense of institution for year ending December 31, 1878, exclusive of taxes, \$2,515.18.

Books of record neatly kept. Reports are published as required by law.

Daily cash balances deposited with Amoskeag National Bank, which gives the rent in consideration of such deposits.

Largest amount loaned to any individual corporation or company, \$16,000.

Amount of debts believed by the trustees to be bad, none.

Amount of debts believed by the trustees to be doubtful, none.

Amount of overdue business paper, none.

The funds of the institution are not invested agreeably to chapter 4, section 3, Pamphlet Laws of 1869.

Amount received from depositors for the year 1878, \$101,671.60.

Amount paid to depositors for the year 1878, \$109,577.30.

Number of accounts opened for the year ending December 31, 1878, 120.

Number of accounts closed for the year ending December 31, 1878, 162.

SCHEDULE OF THE BONDS OF THE PEOPLE'S SAVINGS BANK.

BONDS.	Market Value.	Par Value.	Value on Books.
BONDS.			
U. S. bonds, registered, 5s.....	\$20,085.00	\$20,000.00	\$20,000.00
“ “ “ 4s.....	25,000.00	25,000.00	25,000.00
	\$45,085.00	\$45,000.00	\$45,000.00

PETERBOROUGH SAVINGS BANK,—PETERBOROUGH.

Incorporated 1847. Charter perpetual.

President.—JAMES SCOTT.

Treasurer.—M. L. MORRISON. Bond, \$75,000, copy of which is on file in office of secretary of state. Date of bond, April 13, 1873. Sureties of bond are able to respond. Bond deposited with the president for safe-keeping. Annual compensation of treasurer, \$1,000.

Trustees.—Whitcomb French, James Scott, D. B. Cutter, Norton Hunt, F. Livingston, A. A. Farnsworth, Thomas Little, Silas Lougee, C. H. Brooks, W. G. Livingston, W. D. Chase, Isaac Hadley, M. Morrison.

Examination, January 17, 1879.

STATEMENT.

Due depositors.....	\$532,757.85
Surplus.....	4,564.82
Guaranty fund.....	14,436.02
	<hr/> \$551,758.69

	Market Value.	Par Value.	Value on Books.
Loans secured on real estate.....	\$246,235.10	\$246,235.10	\$246,235.10
Loans on personal security.....	31,580.66	31,580.66	31,580.66
Loans on collateral security.....	10,024.64	10,024.64	10,024.64
County, city, town, and district bonds...	173,097.50	173,400.00	160,671.51
Railroad stock.....	1,500.00	7,500.00	7,594.00
Bank stock.....	55,082.00	47,400.00	53,656.00
Niagara Fire Insurance stock.....	4,749.55	2,250.00	4,749.55
Balance deposited in First National Bank of Peterborough.....	6,886.05	6,886.05	6,886.05
Real estate.....	15,000.00	17,888.62	17,888.62
Bank fixtures.....	1,767.69	1,767.69	1,767.69
Cash on hand.....	10,704.87	10,704.87	10,704.87
	<hr/> \$556,628.06	<hr/> \$555,637.63	<hr/> \$557,758.69

Number of depositors, 1,734. Decrease the past year, 45. Decrease of deposits the past year, \$34,789.97.

Semi-annual dividends of 2½ per cent each, January and July.

An extra dividend on all sums due depositors was declared January 1, 1874.

Loans and investments are made by the investing committee, who meet Monday of each week.

An examination of the securities and books of the institution is made by a committee of the trustees four times a year.

Indebtedness of the trustees as principal, nothing; as surety, nothing.

Total amount of loans in the state, \$174,264.06.

Total amount of loans out of the state, \$113,576.34.

Total amount of investments in stocks and bonds in the state, \$82,303.50.

Total amount of investments in stocks and bonds out of the state, \$135,069.

Character of loans generally good.

Amount of state tax paid last year, \$5,230.50.

Amount of national tax paid for the year ending December 31, 1878, \$227.57.

Number having deposits of over \$2,000, 18.

Number of single loans of \$1,000 or less to separate parties in the state, 343.

Total expense of institution for year ending December 31, 1878, exclusive of taxes, \$2,450.49.

Books of record neatly kept. Reports are published as required by law.

Daily cash balances deposited with the First National Bank, Peterborough, which makes the collections of the bank in consideration of such deposits.

Largest amount loaned to any individual corporation or company, \$15,000.

Amount of debts believed by the trustees to be bad, none.

Amount of debts believed by the trustees to be doubtful, none.

The funds of the institution are invested agreeably to chapter 4, section 3, Pamphlet Laws of 1869.

Premium on stocks and bonds, \$7,738.

Amount received from depositors for the year 1878, \$58,057.55.

Amount paid to depositors for the year 1878, \$92,847.52.

Number of accounts opened for the year ending December 31, 1878, 154.

Number of accounts closed for the year ending December 31, 1878, 199.

SCHEDULE OF THE BONDS AND STOCKS OF THE PETERBOROUGH SAVINGS BANK.

BONDS.	Market Value.	Par Value.	Value on Books.
COUNTY, CITY, TOWN, AND DISTRICT.			
City of St. Louis, Mo., 6s.....	\$24,000.00	\$24,000.00	\$20,660.00
City of Detroit, Mich., 7s.....	6,600.00	6,000.00	5,940.00
City of Detroit, Mich., 7s.....	15,400.00	14,000.00	13,860.00
City of Detroit, Mich., 7s.....	16,500.00	15,000.00	14,925.00
Town of Osceola, Ill., 10s.....	12,000.00	12,000.00	11,760.00
City of Peoria, Ill., 7s.....	16,000.00	16,000.00	13,600.00
Town of Havana, Ill., 10s.....	2,000.00	2,000.00	1,980.00
“ Browning, Ill., 10s.....	2,000.00	2,000.00	1,960.00
“ Bloomington, Ill., 10s.....	2,000.00	2,000.00	1,900.00
“ Roseville, Ill., 8s.....	8,000.00	8,000.00	7,000.00
“ Belle Flower, Ill., 8s.....	27,000.00	30,000.00	26,250.00
City of Saginaw, Mich., 10s.....	500.00	500.00	500.00
“ Lansing, Mich., 7s.....	2,625.00	2,500.00	2,500.00
“ Elizabeth, N. J., 7s.....	1,000.00	1,000.00	930.00
Fractional school-district No. 1, city of Marquette, Mich., 10s.....	4,000.00	4,000.00	4,000.00
Eaton county, Mich., 7s.....	7,800.00	8,800.00	7,304.00
Hillsborough county, N. H., 6s.....	1,000.00	1,000.00	950.00
Hillsborough county, N. H., 6s.....	4,572.50	4,500.00	4,552.50
Town of Peterborough, 6s.....	20,100.00	20,100.00	20,100.00
	\$173,097.50	\$173,400.00	\$160,671.50
STOCKS.			
BANK.			
67 shares Monadnock National.....	\$8,710.00	\$6,700.00	\$8,714.00
20 shares Souhegan National.....	2,100.00	2,000.00	2,040.00
118 shares Hillsborough National.....	12,390.00	11,800.00	12,290.00
55 shares Peterborough National.....	7,700.00	5,500.00	7,285.00
214 shares Francestown National.....	24,182.00	21,400.00	23,327.00
	\$55,082.00	\$47,400.00	\$53,656.00
RAILROAD.			
75 shares Vermont & Canada.....	\$1,500.00	\$7,500.00	\$7,594.00
MISCELLANEOUS.			
45 shares Niagara Fire Insurance Co.....	\$4,749.55	\$2,250.00	\$4,749.55

PISCATAQUA SAVINGS BANK, --PORTSMOUTH.

Incorporated 1877. Charter perpetual.

President. — ICHABOD GOODWIN.

Treasurer. — ROBERT C. PIERCE. Bond, \$25,000, copy of which is on file in office of secretary of state. Date of bond, April 2, 1878. Sureties of bond are able to respond. Bond deposited with the First National Bank for safe-keeping. Annual compensation of treasurer, not fixed. Annual compensation of clerks, none.

Trustees. — Ichabod Goodwin, E. P. Kimball, William L. Dwight, John C. Broughton, Robert C. Pierce, J. W. F. Hobbs, E. C. Spinney, E. R. Philbrick, Augustus Lord, J. A. Walker, J. H. Hutchinson, A. F. Howard.

Examination, March 20, 1879.

STATEMENT.

Due depositors.....	\$61,678.15
Surplus.....	839.89
	<hr/> \$62,518.04

	Market Value.	Par Value.	Value on Books.
Loans secured on real estate.....	\$11,150.67	\$11,150.67	\$11,150.67
Loans on collateral security.....	2,900.00	2,900.00	2,900.00
U. S. bonds.....	3,050.00	3,000.00	3,036.50
County, city, town, and district bonds....	34,169.99	33,382.51	33,812.57
Bank stock.....	4,515.00	3,900.00	4,262.25
Town notes.....	4,129.34	4,129.34	4,129.34
Deposited in First National Bank.....	2,520.92	2,520.92	2,520.92
Cash on hand.....	705.79	705.79	705.79
	<hr/> \$63,141.71	<hr/> \$61,689.23	<hr/> \$62,518.04

Number of depositors, 227. Increase the past year, 227.

Increase of deposits the past year, \$61,678.15.

Semi-annual dividends of 2 per cent each, January and July.

Loans and investments are made by the investing committee, who meet at any time when deemed necessary.

An examination of the securities and books of the institution was made by a committee of the trustees once the past year,

Indebtedness of the trustees as principal, nothing; as surety, nothing.

Total amount of loans in the state, \$8,250.67.

Total amount of loans out of the state, \$5,800.

Total amount of investments in stocks and bonds in the state, \$1,500.

Total amount of investments in stocks and bonds out of the state, \$35,782.51.

Character of loan good.

Amount of state tax paid last year, none.

Amount of national tax paid for the year ending December 31, 1878, none.

Number having deposits of over \$2,000, none.

Number of single loans of \$1,000 or less to separate parties in the state, 3.

Total expense of institution for year ending December 31, 1878, exclusive of taxes, \$76.72.

Books of record well kept. Reports are published as required by law.

Daily cash balances deposited with the First National Bank, which makes the collections of the bank in consideration of such deposits.

This bank receives no interest on account of its deposits in other banks.

Largest amount loaned to any individual corporation or company, \$3,000.

Amount of debts believed by the trustees to be bad, none.

Amount of debts believed by the trustees to be doubtful, none.

Amount of overdue business paper, none.

The funds of the institution are not invested agreeably to chapter 4, section 3, Pamphlet Laws of 1869.

Premium on stocks and bonds, \$792.31.

Amount received from depositors for the year 1878, \$48,823.51.

Amount paid to depositors for the year 1878, \$3,784.68.

Number of accounts opened for the year ending December 31, 1878, 238.

Number of accounts closed for the year ending December 31, 1878, 11.

SCHEDULE OF THE BONDS AND STOCKS OF THE PISCATAQUA SAVINGS BANK.

BONDS.	Market Value.	Par Value.	Value on Books.
U. S. bonds, 5-20s, 1867.....	\$3,050.00	\$3,000.00	\$3,036.50
COUNTY, CITY, TOWN, AND DISTRICT.			
City of Portsmouth, 6s.....	\$1,020.00	\$1,000.00	\$1,012.78
Jackson, Mich., school, 7s.....	3,090.00	3,000.00	3,102.72
Cincinnati, Ohio, Imp., 7s.....	6,831.49	6,632.51	6,490.56
Burlington, Iowa, water, 6s.....	985.00	1,000.00	970.00
East Saginaw, Mich., 7s.....	2,080.00	2,000.00	2,046.31
Licking Co., O., court-house, 7 3-10s.....	5,175.00	5,000.00	5,251.30
Champaign Co., O., road, 7s.....	1,212.00	1,200.00	1,210.20
Hardin Co., O., road, 6s.....	3,000.00	3,000.00	3,018.79
Fayette Co., O., road, 7s.....	2,550.00	2,500.00	2,521.25
Auglaize Co., O., road, 7s.....	2,626.50	2,550.00	2,573.33
Marion Co., Ind., court-house, 6s.....	3,000.00	3,000.00	3,084.50
Hamilton Co., Ind., court-house, 7s.....	2,600.00	2,500.00	2,530.83
	\$34,169.99	\$33,382.51	\$33,812.57
STOCKS.			
BANK.			
5 shares N. H. National, Portsmouth.....	\$550.00	\$500.00	\$501.25
19 shares Casco National, Portland.....	2,565.00	1,900.00	2,456.00
15 shares Pacific National, Boston.....	1,410.00	1,500.00	1,305.00
	\$4,515.00	\$3,900.00	\$4,262.25

Bank Commissioners' Report.

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PITTSFIELD SAVINGS BANK, — PITTSFIELD.

Incorporated 1855. Charter expires 1895.

President. — REUBEN L. FRENCH.

Treasurer. — WILLIAM H. BERRY. Bond, \$30,000, copy of which is on file in office of secretary of state. Date of bond, September 12, 1873. Sureties of bond are able to respond. Bond deposited with the secretary of state for safe-keeping. Annual compensation of treasurer, \$1,000.

Trustees. — Reuben L. French, John Berry, Sylvester H. French, Peter J. Hook, John L. French, Lowell Brown, Jeremiah Clough, William G. French, Samuel G. Kelley, E. L. Carr, B. F. Kaime, J. J. Jenness, B. G. Parsons, Thomas H. Thorndike, Hiram A. Tuttle, William H. Berry.

Examination, February 7, 1879.

STATEMENT.

Due depositors.....	\$138,046.79
Surplus.....	955.01
Guaranty fund.....	1,500.00
	<hr/> \$140,501.80

	Market Value.	Par Value.	Value on Books.
Loans secured on real estate.....	\$45,004.23	\$45,004.23	\$45,004.23
Loans on personal security.....	30,226.75	30,226.75	30,226.75
Loans on collateral security.....	48,473.00	48,473.00	48,473.00
U. S. bonds.....	1,050.00	1,050.00	1,050.00
Railroad stock.....	500.00	500.00	500.00
Bank stock.....	1,100.00	1,100.00	1,100.00
Miscellaneous investments.....	95.00	95.00	95.00
Balance on deposit in National Bank of Redemption, Boston.....	6,135.69	6,135.69	6,135.69
Real estate taken for debt.....	400.00	400.00	400.00
Bank building, including vault.....	4,800.00	4,800.00	4,800.00
Bank fixtures.....	225.00	225.00	225.00
Cash on hand.....	2,492.13	2,492.13	2,492.13
	<hr/> * \$140,501.80	<hr/> \$140,501.80	<hr/> \$140,501.80

Number of depositors, 755. Decrease the past year, 60. Decrease of deposits the past year, \$16,430.26.

Annual dividend of 4 per cent, September 12, 1878.

An extra dividend declared on all sums due depositors is made every five years; the last one was declared September 12, 1874, amounting to \$2,577.89, or about one per cent per annum.

Loans and investments are made by the investing committee, who meet as often as is necessary.

An examination of the securities and books of the institution is made by a committee of the trustees twice a year, March and September.

Indebtedness of the trustees as principal, \$5,927; as surety, \$4,362.33.

Total amount of loans in the state, \$112,653.98.

Total amount of loans out of the state, \$11,000.

Total amount of investments in stocks and bonds in the state, \$1,600.

Total amount of investments in stocks and bonds out of the state, \$1,050.

Amount of state tax paid last year, \$1,381.69.

Amount of national tax paid for the year ending December 31, 1878, none.

Number having deposits of over \$2,000, none.

Number of single loans of \$1,000 or less to separate parties in the state, 150.

Total expense of institution for year ending December 31, 1878, exclusive of taxes, \$1,200.

Books of record well kept. Reports are published as required by law.

Daily cash balances deposited with National Bank of Redemption, Boston, which makes the collections of the bank in consideration of such deposits.

This bank receives 2 per cent on account of its deposits in other banks.

Largest amount loaned to any individual corporation or company, \$18,000.

The funds of the institution are invested agreeably to chapter 4, section 3, Pamphlet Laws of 1869.

Amount received from depositors for the year 1878, \$83,596.14.

Amount paid to depositors for the year 1878, \$100,026.40.

Number of accounts opened for the year ending December 31, 1878, 114.

Number of accounts closed for the year ending December 31, 1878, 174.

* This amount does not include accrued interest on stocks and bonds, which amounts to about \$3,000, at the date of examination.

SCHEDULE OF THE BONDS AND STOCKS OF THE PITTSFIELD SAVINGS BANK.

BONDS.	Market Value.	Par Value.	Value on Books.
U. S. bonds.....	\$1,050.00	\$1,050.00	\$1,050.00
STOCKS.			
BANK.			
City National, Manchester, 5 shares.....	\$500.00	\$500.00	\$500.00
First National, Gonic, 6 shares.....	600.00	600.00	600.00
	\$1,100.00	\$1,100.00	\$1,100.00
RAILROAD.			
Suncook Valley, 5 shares.....	\$500.00	\$500.00	\$500.00
MISCELLANEOUS.			
Manchester scrip.....	\$95.00	\$95.00	\$95.00

PORTSMOUTH SAVINGS BANK, — PORTSMOUTH.

Incorporated 1823. Charter perpetual.

President. — WILLIAM SIMES.

Treasurer. — JOSEPH H. FOSTER. Bond, \$150,000, copy of which is on file in office of secretary of state. Date of bond, July 21, 1877. Sureties of bond are able to respond. Bond deposited with the president for safe-keeping. Annual compensation of treasurer, \$2,500. Annual compensation of clerk, \$1,500.

Clerk. — A. COBURN HOYT.

Trustees. — John Stavers, L. D. Spalding, W. R. Preston, Samuel Adams, John Sise, D. Marcy, Geo. L. Treadwell, William H. Rollins, J. H. Thatcher, C. H. Mendum, M. Buford, J. Knowlton, Charles Robinson, B. F. Webster, T. E. Call, Charles H. Rollins.

Examination, March 18, 19, and 20, 1879.

STATEMENT.

Due depositors	\$2,176,782.32
Surplus	24,863.64
Guaranty fund	33,676.74
Reserve for state tax	10,905.00
	<hr/> \$2,246,227.70

	Market Value.	Par Value.	Value on Books.
Loans secured on real estate	\$503,285.19	\$527,116.19	\$527,116.19
Loans on personal security	39,385.50	39,441.50	39,441.50
Loans on collateral security	54,091.82	54,981.82	54,981.82
U. S. bonds	226,344.00	221,400.00	225,793.30
State bonds	184,758.00	169,900.00	169,900.00
County, city, town, and district bonds	1,007,882.00	1,109,386.00	999,964.46
Railroad bonds	6,825.00	10,500.00	5,460.00
Railroad stock	14,160.00	49,600.00	14,880.00
Bank stock	23,725.00	20,500.00	23,600.00
Miscellaneous investments	11,220.57	22,118.34	19,220.57
Real estate, acquired	56,176.33	70,220.41	70,220.41
Balance on deposit in National Mechanics and Traders' Bank	80,974.59	80,974.59	80,974.59
Real estate	9,000.00	7,000.00	7,000.00
Accrued interest on bonds	28,476.00	.....	.....
Cash on hand	7,674.86	7,674.86	7,674.86
	<hr/> \$2,253,978.86	<hr/> \$2,390,813.71	<hr/> \$2,246,227.70

Number of depositors, 6,672. Decrease the past year, 249.

Decrease of deposits the past year, \$259,793.40.

Two semi-annual dividends of 2 per cent each, January and July.

An extra dividend declared on all sums due depositors is made every two years; the last one declared July 1, 1877, amounting to \$22,667.79, or about one-half of one per cent per annum.

Loans and investments are made by the investing committee, who meet weekly or oftener.

An examination of the securities and books of the institution is made by a committee of the trustees four times a year.

Indebtedness of the trustees as principal, nothing; as surety, \$4,000.

Total amount of loans in the state, \$323,416.51.

Total amount of loans out of the state, \$292,123.

Total amount of investments in stocks and bonds in the state, \$138,686.

Total amount of investments in stocks and bonds out of the state, \$1,031,178.

Amount of state tax paid last year, \$21,429.09.

Number having deposits of over \$2,000, 57.

Number of single loans of \$1,000 or less to separate parties in the state, 136.

Total expense of institution for year ending December 31, 1878, exclusive of taxes, \$5,529.25.

Books of record well kept. Reports are published as required by law.

Daily cash balances deposited with National Mechanics and Traders' Bank, which makes the collections of the bank in consideration of such deposits.

This bank receives 2 per cent on \$10,000, and 1½ on balance on account of its deposits in other banks.

Largest amount loaned to any individual corporation or company, \$27,000.

Amount of debts believed by the trustees to be bad, \$55.63.

Amount of debts believed by the trustees to be doubtful, \$61,287.

Amount of overdue paper, \$61,287.

The funds of the institution are as far as possible invested agreeably to chapter 4, section 3, Pamphlet Laws of 1869.

Premium on stocks and bonds, \$7,751.16.

Amount received from depositors for the year 1878, \$209,436.53.

Amount paid to depositors for the year 1878, \$469,229.93.

Number of accounts opened for the year ending December 31, 1878, 546.

Number of accounts closed for the year ending December 31, 1878, 795.

SCHEDULE OF THE BONDS AND STOCKS OF THE PORTSMOUTH SAVINGS BANK.

BONDS.	Market Value.	Par Value.	Value on Books.
U. S. bonds, 5-20s, called.....	\$4,458.75	\$4,350.00	\$4,420.85
5 per cent, coupon.....	26,125.00	25,000.00	26,437.50
4½ per cent, (\$7,300 coupon, \$80,000 registered).....	91,010.25	87,300.00	90,826.67
4 per cent, registered.....	95,000.00	95,000.00	104,108.28
4 per cent, coupon.....	9,750.00	9,750.00	
	\$226,344.00	\$221,400.00	\$225,793.30
STATE.			
Ohio, 6s.....	\$32,550.00	\$31,000.00	\$31,000.00
Illinois, 6s.....	28,000.00	28,000.00	28,000.00
New Hampshire, 6s.....	124,208.00	110,900.00	110,900.00
	\$184,758.00	\$169,900.00	\$169,900.00
CITY, COUNTY, TOWN, AND DISTRICT.			
City of Brazil, Ind., 9s.....	\$10,000.00	\$10,000.00	\$10,000.00
Warsaw, Ill., 6s.....	10,000.00	10,000.00	8,000.00
Detroit, Mich., 7s.....	44,800.00	40,000.00	40,000.00
Keokuk, Ia., 8s.....	5,250.00	5,000.00	5,000.00
Madison, Wis., 7s.....	21,420.00	21,000.00	21,000.00
Jersey City, N. J., 6s.....	5,000.00	5,000.00	5,000.00
Springfield, Ill., 7s and 8s.....	34,650.00	38,500.00	38,766.95
Portsmouth, N. H., 6s.....	13,780.00	13,000.00	13,000.00
Sedalia, Mo., 5s.....	13,500.00	15,000.00	14,200.00
Nebraska City, Neb., 7s.....	12,960.00	16,200.00	16,200.00
Macon, Mo., 10s.....	5,000.00	5,000.00	5,000.00
Ottawa, Kan., 7s.....	13,175.00	15,500.00	13,950.00
Kansas City, Mo., 8s and 10s.....	21,200.00	20,000.00	20,000.00
Litchfield, Ill., 10s.....	7,500.00	10,000.00	9,000.00
Logansport, 10s.....	10,000.00	10,000.00	10,000.00
Galena, 6s.....	5,150.00	5,000.00	4,160.00
Terre Haute, 8s.....	10,200.00	10,000.00	10,000.00
Attica, 10s.....	5,000.00	5,000.00	5,000.00
Peru, 10s.....	1,300.00	1,300.00	1,300.00
Des Moines, 7s.....	14,000.00	14,000.00	13,860.00
Erie, Penn., 7s.....	10,400.00	10,000.00	10,000.00
Anderson, Ind., 8s.....	5,200.00	5,000.00	5,000.00
East St. Louis, Ill., 10s.....	3,750.00	5,000.00	5,500.00
Evansville, Ind., 7s.....	10,150.00	10,000.00	9,800.00
Jeffersonville, Ind., 8s.....	10,150.00	10,000.00	10,000.00
Warsaw, Ind., 7s.....	5,000.00	5,000.00	4,975.00
Dubuque, 6s.....	5,000.00	5,000.00	4,675.00
Muscatine, 6s.....	17,000.00	17,000.00	14,950.00
Iowa City, 8s.....	10,500.00	10,000.00	10,000.00
Burlington, Ia., 6s.....	10,200.00	10,000.00	9,500.00
Cincinnati, 6s and 7 3-10s.....	33,300.00	30,000.00	30,000.00
Ironton, O., 8s.....	10,500.00	10,000.00	10,000.00
Cleveland, 6s.....	6,180.00	6,000.00	6,000.00
Tiffin, 7s.....	10,000.00	10,000.00	10,000.00

Bank Commissioners' Report.

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SCHEDULE OF THE BONDS AND STOCKS OF THE PORTSMOUTH SAVINGS BANK,— Continued.

BONDS.	Market Value.	Par Value.	Value on Books.
City of West Chicago, 7s.	\$5,175.00	\$5,000.00	\$5,220.41
Lock Haven, Pa.	5,000.00	5,000.00	4,937.72
County of Hancock, Ill.	13,260.00	13,000.00	12,350.00
Fayette, Ky., 6s.	38,000.00	38,000.00	38,000.00
Cook, Ill., 7s.	32,450.00	29,500.00	29,500.00
Bourbon, Ky., 6s.	13,000.00	13,000.00	13,000.00
Chariton, Mo., 8s.	5,000.00	10,000.00	9,360.00
Macon, Mo., 8s.	15,000.00	30,000.00	14,880.00
Henry, Mo., 10s.	13,000.00	26,000.00	22,558.48
Lewis, Mo., 8s.	6,000.00	7,500.00	6,105.70
Huntingdon, Ind., 7s.	10,300.00	10,000.00	10,000.00
Vernon, Mo., 6s.	5,000.00	5,000.00	6,910.00
Warren, Ill., 8s.	20,000.00	25,000.00	6,370.82
Adair, Mo., 10s.	20,000.00	20,000.00	20,000.00
Benton, Mo., 10s.	5,000.00	20,000.00	10,200.00
Jefferson, Neb., 10s.	1,800.00	1,800.00	1,650.00
Cass, Mo., 10s.	5,000.00	20,000.00	9,900.00
Randolph, Mo., 10s.	7,500.00	15,000.00	5,250.00
Woods, O., 7s.	10,500.00	10,000.00	10,028.77
Lee, Ia., 6s.	10,900.00	10,000.00	9,000.00
Adams, Ill., 7s.	10,000.00	10,000.00	9,345.00
Hamilton, Ind., 8s.	7,350.00	7,000.00	7,000.00
Henry, Ia., 7s.	5,100.00	5,000.00	4,975.00
Keokuk, Ia., 8s.	3,150.00	3,000.00	3,178.00
Morgan, Ill., 7s.	10,300.00	10,000.00	10,309.72
Town of Gosport, N. H., 6s.	4,668.00	4,668.00	4,434.00
Kittery, Me., 6s.	2,500.00	2,500.00	2,500.00
Bloomington, Ill., 10s.	23,000.00	23,000.00	23,000.00
Carthage, Mo., 10s.	3,500.00	3,500.00	3,500.00
Sangamon, Ill., 10s.	5,000.00	5,000.00	5,000.00
Champaign, Ill., 7s.	5,200.00	5,000.00	5,235.00
Eldorado, Ill., 10s.	3,000.00	3,000.00	3,000.00
Canton, Mo., 10s.	3,000.00	4,000.00	2,080.00
Farmers, Ill., 10s.	7,000.00	7,000.00	7,000.00
St. Charles, Ill., 10s.	9,500.00	9,500.00	9,500.00
Louisville, Ill., 10s.	14,000.00	14,000.00	14,000.00
Reading, Ill., 8s.	1,000.00	1,000.00	560.00
Momence, Ill., 10s.	12,000.00	12,000.00	12,000.00
Garner, Ill., 10s.	14,000.00	14,000.00	14,000.00
Yellow Head, Ill., 10s.	13,500.00	18,000.00	17,100.00
Vermont, Ill., 10s.	6,305.00	6,100.00	6,100.00
Lanar, Mo., 10s.	8,500.00	8,500.00	7,650.00
Douglass, Ill., 10s.	18,000.00	18,000.00	18,000.00
Teutopolis, Ill., 10s.	6,500.00	6,500.00	6,500.00
Bear Creek, Ill., 10s.	10,000.00	10,000.00	10,000.00
Aroma, Ill., 10s.	15,000.00	15,000.00	15,000.00
Keithsburg, Ill., 10s.	5,000.00	5,000.00	5,000.00
Concord, Ill., 10s.	6,000.00	20,000.00	6,000.00
Clinton, Mo., 10s.	12,000.00	12,000.00	10,800.00
Ottawa, Ill., 10s.	2,500.00	10,000.00	2,600.00
Hinsdale, Ill., 10s.	2,000.00	2,000.00	2,000.00
Paoli, Ind., 10s.	11,500.00	11,500.00	11,500.00
Petersburg, Ind., 10s.	8,500.00	8,500.00	8,500.00
Lacon, Ill., 10s.	4,000.00	8,000.00	3,840.00
Danville, Ill., 7s.	12,240.00	12,000.00	12,000.00
Marysville, Kan., 10s.	6,000.00	6,000.00	5,400.00
Union City, Ind., 10s.	10,300.00	10,000.00	10,000.00
Cicero, Ill., 10s.	4,126.00	4,200.00	4,200.00
Lake, Ill., 7s.	10,100.00	10,000.00	9,400.00
Middleport, O., 8s.	10,500.00	10,000.00	9,950.00
Evanston, Ill., 7s.	10,100.00	10,000.00	10,000.00
Defiance, O., 8s.	6,150.00	6,000.00	6,000.00
Newcastle, N. H., 6s.	7,618.00	7,618.00	7,450.00
Monticello, Ill., 8s.	5,075.00	5,000.00	5,298.89
	\$1,007,882.00	\$1,109,386.00	\$999,964.46

SCHEDULE OF THE BONDS AND STOCKS OF THE PORTSMOUTH SAVINGS
BANK, — *Continued.*

BONDS.	Market Value.	Par Value.	Value on Books.
RAILROAD.			
Eastern, Mass., $3\frac{1}{2}$, $4\frac{1}{2}$, and 6 per cent.	\$6,825.00	\$10,500.00	\$5,460.00
STOCKS.			
BANK.			
105 shares Rockingham National	\$13,125.00	\$10,500.00	\$12,600.00
100 shares Mechanics and Traders' National.....	10,600.00	10,000.00	11,000.00
	\$23,725.00	\$20,500.00	\$23,600.00
RAILROAD.			
68 shares White Water, preferred.....	\$14,160.00	\$8,800.00	\$14,880.00
400 shares White Water.....		40,000.00	
White Water, scrip coupon....		800.00	
	\$14,160.00	\$49,600.00	\$14,880.00
MISCELLANEOUS INVESTMENTS.			
History books, —			
No. 143, original deposit.....	\$20.00		
No. 216, " "	5.00		
No. 343, " "	20.00		
	\$45.00	\$1,132.68	\$1,132.68
Claim against Rockingham Ten Cents Savings Bank.....	87.89	985.66	87.89
200 shares East Cambridge Land Co.	10,000.00	20,000.00	18,000.00
	\$11,220.57	\$22,118.34	\$19,220.57

PORTSMOUTH TRUST AND GUARANTEE COMPANY, — PORTSMOUTH.

Incorporated 1871. Charter perpetual.

President. — JEREMIAH F. HALL.*Vice-President.* — FRANK JONES.

Treasurer. — GEORGE L. TREADWELL. Bond, \$50,000, copy of which is on file in office of secretary of state. Date of bond, December 7, 1876. Sureties of bond are able to respond. Bond deposited with the president for safe-keeping. Annual compensation of treasurer, \$1,200. Annual compensation of clerk, \$260.

Clerk. — Charles F. Shillaber.

Directors. — Jeremiah F. Hall, Frank Jones, Ezra H. Winchester, Daniel Marcy, William D. Fernald, Thomas H. Odion, John Sise, Edwin A. Peterson, Thomas J. Parsous, William H. Hackett.

Examination, March, 18 1879.

STATEMENT.

Due depositors.....	\$224,782.91
Surplus.....	4,916.93
Guaranty fund.....	100,000.00
	\$329,699.84

	Market Value.	Par Value.	Value on Books.
Loans secured on real estate.....	\$54,720.00	\$54,720.00	\$54,720.00
Loans on personal security.....	17,407.35	17,407.35	17,407.35
Loans on collateral security.....	13,500.00	13,500.00	13,500.00
U. S. bonds.....	27,188.45	26,700.00	27,238.13
County, city, town, and district bonds.....	18,241.59	17,149.59	17,302.59
Railroad bonds.....	26,125.00	35,500.00	29,344.37
Railroad stock.....	9,000.00	9,000.00	6,652.50
Bank stock.....	9,085.00	9,700.00	10,862.00
Miscellaneous investments.....	21,504.00	21,504.00	21,454.00
Real estate, acquired.....	127,869.29	127,869.29	127,869.29
Bank fixtures.....	3,000.00	3,000.00	3,000.00
Cash on hand.....	349.61	349.61	349.61
	\$327,990.29	\$336,399.84	\$329,699.84

Number of depositors, 499. Decrease the past year, 16.

Decrease of deposits the past year, \$11,015.68.

Two semi-annual dividends of 2 per cent each have been paid.

Loans and investments are made by the directors, who meet every week.

An examination of the securities and books of the institution is made by the directors twice a year.

Indebtedness of the trustees as principal, none; as surety, \$10,800.

Total amount of loans in the state, \$39,534.35.

Total amount of loans out of the state, \$46,093.

Total amount of investments in stocks and bonds in the state, \$61,158.87.

Total amount of investments in stocks and bonds out of the state, \$24,456.59.

Amount of state tax paid last year, \$3,148.20.

Amount of national tax paid for the year ending December 31, 1878, \$553.02.

Number having deposits of over \$2,000, 14.

Number of single loans of \$1,000 or less to separate parties in the state, 29.

Total expense of institution for year ending December 31, 1878, exclusive of taxes, \$2,173.92.

Books of record well kept. Reports are published as required by law.

This bank receives no interest on account of its deposits in other banks.

Largest amount loaned to any individual corporation or company, \$12,000.

Amount of debts believed by the directors to be bad, \$10,000.

Amount of debts believed by the directors to be doubtful, \$1,153.68.

Amount of overdue business paper, \$1,153.68.

The funds of the institution are invested agreeably to chapter 4, section 3, Pamphlet Laws of 1869.

Premium on stocks and bonds, none.

Amount received from depositors for the year 1878, \$87,749.97.

Amount paid to depositors for the year 1878, \$98,765.65.

Number of accounts opened for the year ending December 31, 1878, 115.

Number of accounts closed for the year ending December 31, 1878, 131.

SCHEDULE OF THE BONDS AND STOCKS OF THE PORTSMOUTH TRUST AND
GUARANTEE COMPANY.

BONDS.	Market Value.	Par Value.	Value on Books.
U. S. bonds, 4s.	\$15,677.94	\$15,700.00	\$15,677.94
" 5s, 1881, coupon.....	10,488.01	10,000.00	10,488.01
" 1867, 5-20s, coupon.....	1,022.50	1,000.00	1,072.18
	\$27,188.45	\$26,700.00	\$27,238.13
COUNTY, CITY, TOWN, AND DISTRICT.			
City of Toledo, certificates of indebted- ness, 7s.	\$549.59	\$549.59	\$549.59
City of Davenport, 6s.	1,000.00	1,000.00	950.00
Town of Danville, Ill., school, 8s.	5,250.00	5,000.00	5,161.00
Irvington, Ind., school, 10s.	10,800.00	10,000.00	10,000.00
City of Dover, N. H., due 1893, 6s.	642.00	600.00	642.00
	\$18,241.59	\$17,149.59	\$17,302.59
RAILROAD.			
Portsmouth, Great Falls, & Conway, first mortgage, 4½s.	\$25,125.00	\$33,500.00	\$27,544.37
Framingham & Lowell, 8s, due in 1882...	1,000.00	2,000.00	1,800.00
	\$26,125.00	\$35,500.00	\$29,344.37
MISCELLANEOUS.			
Mount Washington Hotel Co., 8s, due 1893	\$6,000.00	\$6,000.00	\$6,000.00
Kearsarge House, 8s.	10,500.00	10,500.00	10,500.00
Atlantic Insurance Co., scrip.	5,004.00	5,004.00	4,950.00
	\$21,504.00	\$21,504.00	\$21,450.00
STOCKS.			
BANK.			
4 shares Metropolitan National, Boston.	\$390.00	\$400.00	\$400.00
34 shares National Mechanics & Traders', Portsmouth.	3,570.00	3,400.00	4,362.00
20 shares New Hampshire National, Ports- mouth.	2,200.00	2,000.00	2,200.00
39 shares Portsmouth Trust and Guarantee Co., Portsmouth.	2,925.00	3,900.00	3,900.00
	\$9,085.00	\$9,700.00	\$10,862.00
RAILROAD.			
90 shares Portsmouth & Dover.	\$9,000.00	\$9,000.00	\$6,652.50

ROCHESTER SAVINGS BANK, — ROCHESTER.

Incorporated 1872. Charter perpetual.

President. — C. K. SANBORN.

Treasurer. — S. D. WENTWORTH. Bond, \$30,000, copy of which is on file in office of secretary of state. Dates of bonds, November 2, 1874, and February 27, 1879. Sureties of bond are able to respond. Bond deposited with E. G. Wallace for safe-keeping. Annual compensation of treasurer, \$750.

Trustees. — C. K. Sanborn, E. G. Wallace, A. W. Hayes, William Rand, John Legro, A. S. Parshley, E. J. Mathes.

Examination, February 26 and 27, 1879.

STATEMENT.

Due depositors.....	\$122,952.73
Surplus.....	4,237.33
Guaranty fund.....	2,762.94
	<hr/> \$129,953.00

	Market Value.	Par Value.	Value on Books.
Loans secured on real estate.....	\$57,443.00	\$57,443.00	\$57,443.00
Loans on personal security.....	51,855.34	51,855.34	51,855.34
Loans on collateral security.....	13,618.77	13,618.77	13,618.77
Balance on deposit in Shoe and Leather National Bank, Boston.....	4,868.00	4,868.00	4,868.00
Cash on hand.....	2,167.89	2,167.89	2,167.89
	<hr/> \$129,953.00	<hr/> \$129,953.00	<hr/> \$129,953.00

Number of depositors, 451. Decrease the past year, 42. Decrease of deposits the past year, \$5,993.97.

Semi-annual dividends of 2½ per cent each, January and July.

Loans and investments are made by the investing committee, who meet weekly.

An examination of the securities and books of the institution is made by a committee of the trustees twice a year.

Indebtedness of the trustees as principal, nothing. As surety, \$232.50.

Total amount of loans in the state, \$98,047.11.

Total amount of loans out of the state, \$2,487.

Character of loans generally good.

Amount of state tax paid last year, \$1,216.80.

Amount of national tax paid for the year ending December 31, 1878, \$383.93.

Number having deposits of over \$2,000, 6.

Number of single loans of \$1,000 or less to separate parties in the state, 138.

Total expense of institution for year ending December 31, 1878, exclusive of taxes, \$1,218 61.

Books of record well kept. Reports are published as required by law.

Daily cash balances deposited with Shoe and Leather National Bank, Boston, which makes the collections of the bank in consideration of such deposits.

This bank receives 2 per cent on account of its deposits in other banks.

Largest amount loaned to any individual corporation or company, \$15,000.

Amount of debts believed by the trustees to be bad, none.

Amount of debts believed by the trustees to be doubtful, none.

The funds of the institution are invested agreeably to chapter 4, section 3, Pamphlet Laws of 1869.

Amount received from depositors for the year 1878, \$21,611.17.

Amount paid to depositors for the year 1878, \$27,605.14.

Number of accounts opened for the year ending December 31, 1878, 35.

Number of accounts closed for the year ending December 31, 1878, 77.

ROLLINSFORD SAVINGS BANK, — ROLLINSFORD.

Incorporated 1850. Charter perpetual.

President. — GEORGE W. ROBERTS.*Vice-Presidents.* — O. S. BROWN, J. CONVERSE.*Treasurer.* — WILLIAM H. MORTON. Bond, \$85,000, copy of which is on file in office of secretary of state. Date of bond, sundry dates. Sureties of bond are able to respond. Bond deposited with the president for safe-keeping. Annual compensation of treasurer, \$2,000.*Trustees.* — George W. Roberts, Joshua Converse, Orange S. Brown, Robert C. Fernald, Francis Plummer, Albert Morton, Charles F. Wood, William N. Litchfield, Charles D. Allen. Examination, March 20 and 21, 1879.

STATEMENT.

Due depositors.....	\$496,813.49
Surplus.....	26,827.35
Guaranty fund.....	14,000.00
Fund derived from assets suspended under decree of reduction.....	19,053.92
	<hr/> \$556,694.76

	Market Value.	Par Value.	Value on Books.
Loans secured on real estate.....	\$221,079.47	\$221,079.47	\$221,079.47
Loans on personal security.....	12,400.00	12,400.00	12,400.00
Loans on collateral security.....	11,450.00	11,450.00	11,450.00
U. S. bonds.....	15,250.00	15,000.00	15,000.00
State bonds.....	14,672.00	13,100.00	13,100.00
County, city, town, and district bonds..	190,754.00	215,600.00	174,287.33
Railroad bonds.....	67,100.00	73,000.00	53,280.12
Bank stock.....	54,360.00	48,000.00	48,000.00
Cash on deposit in Salmon Falls Bank..	8,097.84	8,097.84	8,097.84
	<hr/> \$595,163.31	<hr/> \$617,727.31	<hr/> \$556,694.76

Number of depositors, 1,522. Decrease the past year, 151. Decrease of deposits the past year, \$99,014.03.

Two semi-annual dividends of 2½ per cent each, July 1 and January 1.

An extra dividend declared on all sums due depositors is made every five years; the last one declared July 1, 1875, amounting to \$45,487.70, or about 1½ per cent per annum.

Loans and investments are made by the trustees, who meet monthly, or as often as business requires.

An examination of the securities and books of the institution is made by the trustees three times a year, one by corporators.

Indebtedness of the trustees as principal, nothing; as surety, none.

Total amount of loans in the state, \$27,852.

Total amount of loans out of the state, \$217,077.47.

Total amount of investments in stocks and bonds in the state, \$23,100.

Total amount of investments in stocks and bonds out of the state, \$232,567.45.

Amount of state tax paid last year, \$5,279.72.

Amount of national tax paid for the year ending December 31, 1878, none.

Number having deposits of over \$2,000, none.

Number of single loans of \$1,000 or less to separate parties in the state, 18.

Total expense of institution for year ending December 31, 1878, exclusive of taxes, \$2,553.

Books of record well kept. Reports are published as required by law.

Daily cash balances deposited with the Salmon Falls Bank, which makes the collections of the bank in consideration of such deposits.

This bank receives no interest on account of its deposits in other banks.

Largest amount loaned to any individual corporation or company, \$11,000.

Amount of debts believed by the trustees to be bad, none.

Amount of debts believed by the trustees to be doubtful, none.

The funds of the institution are not invested agreeably to chapter 4, section 3, Pamphlet Laws of 1869.

Amount received from depositors for the year 1878, nothing.

Amount paid to depositors for the year 1878, \$99,014.03.

Number of accounts opened for the year ending December 31, 1878, none.

Number of accounts closed for the year ending December 31, 1878, 151.

SCHEDULE OF THE BONDS AND STOCKS OF THE ROLLINSFORD SAVINGS BANK.

BONDS.	Market Value.	Par Value.	Value on Books.
U. S. bonds, $\frac{4}{8}$ per cent, registered.....	\$5,250.00	\$5,000.00	\$5,000.00
4 per cent, registered.....	10,000.00	10,000.00	10,000.00
	\$15,250.00	\$15,000.00	\$15,000.00
STATE.			
New Hampshire, Gs.....	\$14,672.00	\$13,100.00	\$13,100.00
COUNTY, CITY, TOWN, AND DISTRICT.			
Moultrie county, Ill., 10s.....	\$2,500.00	\$5,000.00	\$5,000.00
Adams county, Ill., 6s.....	10,800.00	12,000.00	9,000.00
Jasper county, Ill., 7s.....	3,750.00	5,000.00	4,750.00
City of St. Joseph, Mo., 10s.....	5,000.00	10,000.00	5,000.00
Fort Scott, Kan., 7s.....	4,800.00	8,000.00	5,400.00
Toledo, O., 8s.....	11,000.00	11,000.00	10,757.33
Louisville, Ky., 7s.....	10,000.00	10,000.00	9,200.00
Cincinnati, O., 7s.....	20,000.00	20,000.00	15,000.00
Grand Rapids, Mich., 8s.....	5,000.00	5,000.00	5,000.00
Kansas City, Mo., 8s.....	10,000.00	10,000.00	9,500.00
Quincy, Ill., 6s.....	9,000.00	10,000.00	7,200.00
8s.....	5,000.00	5,000.00	5,000.00
Muskegon, Mich., 8s.....	10,000.00	10,000.00	9,800.00
Litchfield, Ill., 10s.....	2,000.00	4,000.00	2,000.00
Pueblo, Col., 8s.....	5,000.00	5,000.00	4,500.00
Des Moines, Ia., 7s.....	10,000.00	10,000.00	9,650.00
Sedalia, Mo., 5s.....	6,000.00	8,000.00	4,000.00
Burlington, Ia., 6s.....	5,000.00	5,000.00	4,500.00
Warrensburg, Mo., 8s.....	5,004.00	5,000.00	2,000.00
East Denver, Col., 12s.....	5,000.00	5,000.00	5,000.00
Goshen, Ind., 8s.....	10,000.00	10,000.00	9,950.00
Kansas City, Mo., 8s.....	5,000.00	5,000.00	5,050.00
East St. Louis, Ill., 10s.....	2,500.00	5,000.00	2,500.00
St. Louis, Mo., 6s.....	3,000.00	3,000.00	2,430.00
Town of Lake, Ill., 7s.....	10,000.00	10,000.00	8,750.00
Village of Hyde Park, Ill., 7s.....	5,000.00	5,000.00	4,850.00
Town of Knob Noster, Mo., 10s.....	3,000.00	6,000.00	2,000.00
Irrington, Ill., 10s.....	2,400.00	3,000.00	1,500.00
Auburn, Ind., 8s.....	5,000.00	5,000.00	5,000.00
	\$190,754.00	\$215,600.00	\$174,287.33
RAILROAD.			
Cincinnati & Indiana, 7s.....	\$5,600.00	\$5,000.00	\$1,830.12
Toledo, Peoria, & Warsaw, 7s.....	9,000.00	10,000.00	5,000.00
Portsmouth, Great Falls, & Conway, $\frac{4}{8}$ s.....	7,500.00	10,000.00	3,000.00
Michigan Central, 7s.....	10,000.00	10,000.00	10,000.00
Lake Shore & Michigan Southern, 7s.....	10,000.00	10,000.00	9,300.00
Chicago, Burlington, & Quincy, 7s.....	20,000.00	20,000.00	19,650.00
Boston & Maine, 7s.....	5,000.00	5,000.00	4,500.00
	\$67,100.00	\$73,000.00	\$53,280.12

SCHEDULE OF THE BONDS AND STOCKS OF THE ROLLINSFORD SAVINGS
BANK, — *Continued.*

STOCKS.	Market Value.	Par Value.	Value on Books.
BANK.			
114 shares Salmon Falls Bank.....	\$12,540.00	\$11,400.00	\$11,400.00
96 " Great Falls National Bank..	11,520.00	9,600.00	9,600.00
40 " Somersworth " "	4,800.00	4,000.00	4,000.00
120 " State Capital " " Con-			
cord.....	15,600.00	12,000.00	12,000.00
40 shares First National Bank, Manchester	4,800.00	4,000.00	4,000.00
20 " " " " Janesville,			
Wis.....	2,600.00	2,000.00	2,000.00
50 shares Exchange Bank, Denver, Col..	2,500.00	5,000.00	5,000.00
	\$54,360.00	\$48,000.00	\$48,000.00

SANDWICH SAVINGS BANK, — SANDWICH.

Incorporated 1872. Charter perpetual.

President. — M. H. MARSTON.

Treasurer. — WILLIAM A. HEARD. Bond, \$25,000, copy of which is on file in office of secretary of state. Date of bond, August 30, 1872. Sureties of bond are able to respond. Bond deposited with Oliver Chase, one of the trustees, for safe-keeping. Annual compensation of treasurer, \$300.

Clerk. — Edwin M. Heard, in absence of treasurer.

Trustees. — M. H. Marston, William A. Heard, E. Q. Fellows, D. H. Hill, Charles Blanchard, Gilman Moulton, C. W. Donovan, Ross C. Graves, N. H. Burrows, Elisha Marston, Oliver Chase, S. H. Dorr, C. C. Fellows, C. M. Quimby.

Examination, February 22 and 24, 1879.

STATEMENT.

Due depositors.....	\$67,823.27
Surplus.....	515.90
Guaranty fund.....	965.80
	<hr/> \$69,304.97

	Market Value.	Par Value.	Value on Books.
Loans secured on real estate.....	\$13,851.44	\$13,851.44	\$13,851.44
Loans on personal security.....	4,944.57	4,944.57	4,944.57
Loans on collateral security.....	850.00	850.00	850.00
County, town, and district bonds.....	31,895.00	33,500.00	31,096.25
Note, town of Albany.....	1,000.00	1,000.00	1,000.00
Balance on deposit in the First National Bank, Boston.....	2,483.22	2,483.22	2,483.22
Real estate, acquired by foreclosure.....	3,600.00	3,600.00	3,600.00
On deposit in First National Bank, Fergus Falls, Minn.....	7,000.00	7,000.00	7,000.00
Interest due April 1, 1879.....	942.19	942.19	.....
Deficit.....	.....	.....	942.19
Due from individuals.....	86.21	86.21	86.21
Real estate, owned by the bank.....	1,910.72	1,910.72	1,910.72
Bank fixtures.....	350.00	350.00	350.00
Cash on hand.....	1,190.37	1,190.37	1,190.37
	<hr/> \$70,103.72	<hr/> \$71,708.72	<hr/> \$69,304.97

Number of depositors, 330. Decrease the past year, 22.

Decrease of deposits the past year, \$919.53.

Semi-annual dividends of $2\frac{1}{2}$ per cent each, April and October.

An extra dividend declared on all sums due depositors is made every few years; the last one was declared October 1, 1876, amounting to \$697.44, or about $1\frac{1}{2}$ per cent per annum.

Loans and investments are made by the investing committee, who meet as often as business requires.

An examination of the securities and books of the institution is made by a committee of the trustees once a month.

Indebtedness of the trustees as principal, \$1,771.92; as surety, none.

Total amount of loans in the state, \$17,483.13.

Total amount of loans out of the state, \$2,900.

Total amount of investments in stocks and bonds in the state, none.

Total amount of investments in stocks and bonds out of the state, \$31,096.25.

Amount of state tax paid last year, \$735.32.

Amount of national tax paid for the year ending December 31, 1878, \$44.20.

Number having deposits of over \$2,000, 3.

Number of single loans of \$1,000 or less to separate parties in the state, 60.

Total expense of institution for year ending December 31, 1878, exclusive of taxes, \$518.44.

Books of record well kept. Reports are published as required by law.

Daily cash balances deposited with First National Bank, Boston, which makes the collections of the bank in consideration of such deposits.

This bank receives $2\frac{1}{2}$ per cent on account of its deposits in other banks of \$5,000 and over.

Largest amount loaned to any individual corporation or company, \$3,000.

Amount of debts believed by the trustees to be doubtful, \$300.

The funds of the institution are not invested agreeably to chapter 4, section 3, Pamphlet Laws of 1869.

Premium on stocks and bonds, \$798.75.

Amount received from depositors for the year 1878, \$32,764.86.

Amount paid to depositors for the year 1878, \$33,684.39.

Number of accounts opened for the year ending December 31, 1878, 53.

Number of accounts closed for the year ending December 31, 1878, 75.

SCHEDULE OF THE BONDS OF THE SANDWICH SAVINGS BANK.

BONDS.	Market Value.	Par Value.	Value on Books.
COUNTY, CITY, TOWN, AND DISTRICT.			
Hyde Park, Ill., 7s.....	\$4,000.00	\$4,000.00	\$3,850.00
City of Muscatine, Ia., 6s.....	1,800.00	2,000.00	1,680.00
Evansville, Ind., 7s.....	2,000.00	2,000.00	1,895.00
Muscatine, Ia., 6s.....	450.00	500.00	418.75
Peoria, Ill., 7s.....	2,000.00	2,000.00	1,915.00
Arapahoe county, Col., 8s.....	4,750.00	5,000.00	4,312.50
City of Pueblo, water bonds, 8s, gold.....	450.00	500.00	465.00
School-district No. 56, Adams county, Neb., 10s.....	375.00	500.00	500.00
Lancaster county, Neb., 10s.....	5,900.00	5,000.00	4,940.00
Adams county, Ill., 6s.....	1,800.00	2,000.00	1,790.00
Chicago, Ill., 6s.....	1,020.00	1,000.00	980.00
Cleveland, O., 5s.....	950.00	1,000.00	990.00
Fort Wayne, Ind., 5s.....	1,900.00	2,000.00	1,960.00
City of Muscatine, Ia., 6s.....	900.00	1,000.00	900.00
Quincy, Ill., 6s.....	2,700.00	3,000.00	2,700.00
Muscatine, Ia., 6s.....	1,800.00	2,000.00	1,800.00
	\$31,895.00	\$33,500.00	\$31,096.25

Bank Commissioners' Report.

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SAVINGS BANK OF THE COUNTY OF COOS, — LANCASTER.

Incorporated 1868. Charter expires 1888.

President. — ANDERSON J. MARSHALL.

Treasurer. — HENRY O. KENT. Bond, \$25,000, copy of which is on file in office of secretary of state. Date of bond, August 20, 1868. Sureties of bond are able to respond. Bond deposited with Hiram A. Fletcher for safe-keeping. Annual compensation of treasurer, \$500.

Clerk. — Samuel H. Legro.

Trustees. — Hiram A. Fletcher, Richard P. Kent, Henry O. Kent, Anderson J. Marshall, Samuel H. Legro, E. V. Cobleigh, William Burns, James W. Weeks, Aaron Guernsey, Hosea Gray, John H. Hopkinson, Jason H. Woodward.

Examination, January 23, 1879.

STATEMENT.

Due depositors.....	\$59,163.20
Surplus.....	1,146.12
Guaranty fund.....	352.07
	<hr/> \$60,661.39

	Value on Books.	Par Value.	Market Value.
Loans secured on real estate.....	\$38,932.64	\$38,932.64	\$38,932.64
Loans on personal security.....	4,899.98	4,899.98	4,899.98
Loans on collateral security.....	805.18	805.18	805.18
County, city, town, and district bonds...	9,343.70	8,990.52	9,272.38
Railroad bonds.....	4,346.67	4,000.00	3,884.82
Real estate, acquired by foreclosure.....	1,639.71	1,639.71	1,639.71
Bank fixtures.....	700.00	700.00	700.00
Cash on hand.....	526.68	526.68	526.68
	<hr/> \$61,194.56	<hr/> \$60,494.71	<hr/> \$60,661.39

Number of depositors, 460. Decrease the past year, 2. Increase of deposits the past year, \$797.59.

Semi-annual dividends of $2\frac{1}{2}$ per cent each, January and July.

An extra dividend declared on all sums due depositors is made every five years; the last one was declared July 1, 1876, amounting to \$107.80, or about 1 per cent per annum.

Loans and investments are made by the investing committee, who meet as often as is necessary.

An examination of the securities and books of the institution is made by a committee of the trustees twice a year.

Indebtedness of the trustees as principal, none; as surety, none.

Total amount of loans in the state, \$43,134.40.

Total amount of loans out of the state, \$5,261.80.

Total amount of investments in stocks and bonds in the state, none.

Total amount of investments in stocks and bonds out of the state, \$10,101.91.

Character of loans good.

Amount of state tax paid last year, \$529.90.

Amount of national tax paid for the year ending December 31, 1878, \$5.50.

Number having deposits of over \$2,000, 1.

Number of single loans of \$1,000 or less to separate parties in the state, 54.

Total expense of institution for year ending December 31, 1878, exclusive of taxes, \$581.00.

Books of record well kept. Reports are published as required by law.

Largest amount loaned to any individual corporation or company, \$6,000.

Amount of debts believed by the trustees to be bad, \$230.

Amount of debts believed by the trustees to be doubtful, none.

The funds of the institution are invested agreeably to chapter 4, section 3, Pamphlet Laws of 1869.

Premium on stocks and bonds, \$533.17.

Amount received from depositors for the year 1878, \$19,420.15.

Amount paid to depositors for the year 1878, \$18,622.56.

Number of accounts opened for the year ending December 31, 1878, 56.

Number of accounts closed for the year ending December 31, 1878, 58.

SCHEDULE OF THE BONDS OF THE SAVINGS BANK OF THE COUNTY OF COOS.

BONDS.	Market Value.	Par Value.	Value on Books.
COUNTY, CITY, TOWN, AND DISTRICT.			
Town of Lancaster.....	\$1,616.78	\$1,616.78	\$1,616.78
Town of Berlin	1,373.76	1,373.76	1,373.76
City of Toledo, 8s.....	6,353.16	6,000.00	6,281.84
City of Cincinnati, 7s.....			
County of Ramsey, Minn., 7s.....			
	\$9,343.70	\$8,990.54	\$9,272.38
RAILROAD.			
Union Pacific sinking fund.....	\$4,346.67	\$4,000.00	\$3,884.82

Bank Commissioners' Report.

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SOMERSWORTH SAVINGS BANK, — SOMERSWORTH.

Incorporated 1845. Charter expires 1885.

President. — MICAJAH C. BURLEIGH.

Treasurer. — ALBERT A. PERKINS. Bond, \$75,000, copy of which is on file in office of secretary of state. Date of bond, November 20, 1876. Sureties of bond are able to respond. Bond deposited with the president for safe-keeping. Annual compensation of treasurer, \$1,500.

Trustees. — Micajah C. Burleigh, David H. Buffum, Samuel S. Rollins, Isaac Chandler, Edward Hargraves, Emory J. Randall, William R. Burleigh, Joseph A. Stickney, Orlando J. Bagley, Thomas J. Jameson, John S. Haines, James M. Tibbetts.

Examination, February 4, 1879.

STATEMENT.

Due depositors.....	\$423,219.60
Surplus.....	33,681.58
Guaranty fund.....	17,000.00
Unappropriated balance under decree of reduction.....	107,736.31
	<hr/> \$581,637.49

	Market Value.	Par Value.	Value on Books.
Loans secured on real estate.....	\$100,410.00	\$122,354.69	\$122,354.69
Loans on personal security.....	66,104.00	74,354.00	74,354.00
Loans on collateral security.....	55,705.19	55,705.19	55,705.19
U. S. bonds.....	50,000.00	50,000.00	50,000.00
County, city, town, and district bonds...	110,975.00	118,700.00	118,700.00
Railroad bonds.....	16,155.00	21,650.00	21,650.00
Bank stock.....	48,920.00	42,100.00	42,100.00
Miscellaneous investments.....	5,000.00	30,000.00	27,000.00
Deposited in Somersworth and Great Falls National Banks.....	7,472.44	7,472.44	7,472.44
Real estate.....	30,000.00	60,000.00	60,000.00
Cash on hand.....	2,301.17	2,301.17	2,301.17
	<hr/> \$493,042.80	<hr/> \$584,637.49	<hr/> \$581,637.49

Number of depositors, 1,724. Decrease the past year, 804.

Decrease of deposits the past year, \$212,496.98.

Two semi-annual dividends of 2½ per cent each, January and July.

An extra dividend declared on all sums due depositors is made every five years; the last one was declared July 1, 1875, amounting to \$46,966.52, or about 2 per cent per annum.

Loans and investments are made by the trustees, who meet monthly.

An examination of the securities and books of the institution is made by a committee of the trustees twice a year.

Indebtedness of the trustees as principal, \$16,100; as surety, \$41,730.

Total amount of loans in the state, \$165,799.88.

Total amount of loans out of the state, \$86,614.

Total amount of investments in stocks and bonds in the state, \$109,100.

Total amount of investments in stocks and bonds out of the state, \$210,350.

Amount of state tax paid last year, \$4,050.06.

Amount of national tax paid for the year ending December 31, 1878, \$76.36.

Number having deposits of over \$2,000, 4.

Number of single loans of \$1,000 or less to separate parties in the state, 37.

Total expense of institution for year ending December 31, 1878, exclusive of taxes, \$2,987.86.

Books of record well kept. Reports are published as required by law.

Daily cash balances deposited with Somersworth and Great Falls National Banks, which make the collections of the bank in consideration of such deposits.

This bank receives no interest on account of its deposits in other banks.

Largest amount loaned to any individual corporation or company, \$37,500.

Amount of debts believed by the trustees to be bad, \$17,144.69.

Amount of debts believed by the trustees to be doubtful, \$66,450.

Amount of paper, \$24,944.69.

The funds of the institution are invested agreeably to chapter 4, section 3, Pamphlet Laws of 1869.

Amount received from depositors for the year 1878, \$26,646.78.

Amount paid to depositors for the year 1878, \$239,143.76.

Number of accounts opened for the year ending December 31, 1878, 104.

Number of accounts closed for the year ending December 31, 1878, 908.

SCHEDULE OF THE BONDS AND STOCKS OF THE SOMERSWORTH SAVINGS BANK.

BONDS.	Market Value.	Par Value.	Value on Books.
U. S. bonds, 4s.	\$50,000.00	\$50,000.00	\$50,000.00
COUNTY, CITY, TOWN, AND DISTRICT.			
St. Louis county, Mo., 6s, 100 $\frac{1}{2}$	\$20,050.00	\$20,000.00	\$20,000.00
School-district No. 1, Jefferson county, Col., 10s, 100.	7,500.00	7,500.00	7,500.00
City of Pueblo, Col., 8s, 100.	10,000.00	10,000.00	10,000.00
Town of Boulder, Col., water bond, 10s, 100	7,200.00	7,200.00	7,200.00
City of Elizabeth, N. J., 7s, 50.	2,500.00	5,000.00	5,000.00
Evansville, Ind., 7s, 100.	10,000.00	10,000.00	10,000.00
Kansas, Mo., 8s, 100.	5,000.00	5,000.00	5,000.00
Quincy, Ill., 6s, 100.	5,000.00	5,000.00	5,000.00
York county, Me., 7 3-10s, 105	17,850.00	17,000.00	17,000.00
Richland county, Ill., 7s, 50.	5,000.00	10,000.00	10,000.00
Lee county, Ia., 6s, 87 $\frac{1}{2}$	7,875.00	9,000.00	9,000.00
School-district No. 1, Buchanan county, Mich., 10s, 100.	5,000.00	5,000.00	5,000.00
Eton Rapids and Hamlin, Mich., 10s.	8,000.00	8,000.00	8,000.00
	\$110,975.00	\$118,700.00	\$118,700.00
RAILROAD.			
Portsmouth, Great Falls & Conway, 4 $\frac{1}{2}$ s, 75	\$15,000.00	\$20,000.00	\$20,000.00
Indianapolis, Cincinnati, & Lafayette, 7s, 70.	1,155.00	1,650.00	1,650.00
	\$16,155.00	\$21,650.00	\$21,650.00
STOCKS.			
BANK.			
241 shares Great Falls National, 120.	\$28,920.00	\$24,100.00	\$24,100.00
100 shares Somersworth National, 120.	12,000.00	10,000.00	10,000.00
50 shares Salmon Falls (State), 115.	5,750.00	5,000.00	5,000.00
30 shares Exchange, Denver, Col., 75.	2,250.00	3,000.00	3,000.00
	\$48,920.00	\$42,100.00	\$42,100.00
MISCELLANEOUS INVESTMENTS.			
300 shares East Cambridge Land Co., 16 $\frac{3}{4}$.	\$5,000.00	\$30,000.00	\$27,000.00

SQUAMSCOTT SAVINGS BANK, — EXETER.

Incorporated 1873. Charter perpetual.

President. — JOSEPH JANVRIN.*Vice-President.* — GEORGE B. WEBSTER.

Treasurer. — FRANCIS HILLIARD. Bond, \$25,000, copy of which is on file in office of secretary of state. Date of bond, October 9, 1874. Sureties of bond are able to respond. Bond deposited with the president for safe-keeping. Annual compensation of treasurer, not fixed.

Clerk. — William H. Belknap.

Trustees. — Joseph Janvrin, George B. Webster, Thomas Dustan, Robert Rowe, George W. Wiggin, Francis Hilliard, William H. Belknap.

Examination, February 28, 1879.

STATEMENT.

Due depositors.....	\$12,919.67
Surplus.....	822.95
Guaranty fund.....	107.05
Unappropriated balance under decree of reduction.....	1,056.08
	<hr/> \$14,905.75

	Market Value.	Par Value.	Value on Books.
Loans secured on real estate.....	\$9,190.00	\$9,190.00	\$9,190.00
Loans on personal security.....	3,511.65	3,511.65	3,511.65
Loans on collateral security.....	540.00	540.00	540.00
Railroad bonds, Boston & Maine, 7s.....	1,165.00	1,000.00	1,165.00
Cash on hand.....	499.10	499.10	499.10
	<hr/> \$14,905.75	<hr/> \$14,740.75	<hr/> \$14,905.75

Number of depositors, 92. Decrease the past year, 7. Decrease of deposits the past year, \$2,388.90.

No dividends paid the past year.

An extra dividend declared on all sums due depositors is made every two years; the last one was declared January, 1876, amounting to \$160.28, or about $2\frac{1}{2}$ per cent per annum.

Loans and investments are made by the trustees, who meet weekly.

An examination of the securities and books of the institution is made by the trustees twice a year, June and December.

Indebtedness of the trustees as principal, \$1,540; as surety, none.

Total amount of loans in the state, \$13,241.65.

Total amount of loans out of the state, none.

Total amount of investments in stocks and bonds in the state, none.

Total amount of investments in stocks and bonds out of the state, \$1,000.

Amount of state tax paid last year, \$196.04.

Amount of national tax paid for the year ending December 31, 1878, none.

Number having deposits of over \$2,000, none.

Number of single loans of \$1,000 or less to separate parties in the state, 43.

Total expense of institution for year ending December 31, 1878, exclusive of taxes, \$86.61.

Books of record fairly kept. Reports are published as required by law.

Daily cash balances are deposited with the Granite State National Bank, which makes the collections of the bank in consideration of such deposits.

This bank receives no interest on account of its deposits in other banks.

Largest amount loaned to any individual corporation or company, \$2,200.

Amount of debts believed by the trustees to be bad, none.

Amount of debts believed by the trustees to be doubtful, none.

Amount of overdue paper, \$400.

The funds of the institution are invested agreeably to chapter 4, section 3, Pamphlet Laws of 1869.

Premium on stocks and bonds, \$165.

Amount received from depositors for the year 1878, \$1,344.62.

Amount paid to depositors for the year 1878, \$3,733.52.

Number of accounts opened for the year ending December 31, 1878, 7.

Number of accounts closed for the year ending December 31, 1878, 14.

SAVINGS BANK FOR THE COUNTY OF STRAFFORD, — DOVER.

Incorporated 1823. Charter unlimited.

President. — ZIMRI S. WALLINGFORD.

Treasurer. — CHARLES WOODMAN. Bond, \$120,000, copy of which is on file in office of secretary of state. Date of bond, April 1, 1873. Sureties of bond are able to respond. Bond deposited with Cochecho National Bank for safe-keeping. Annual compensation of treasurer, \$2,000. Annual compensation of clerk, \$1,500.

Clerk. — Albert O. Mathes.

Trustees. — Zimri S. Wallingford, Charles W. Woodman, George Wadleigh, William S. Stevens, Charles Woodman, Edmund J. Lane, Jeremiah Horne, George F. Hobbs.

Examination, February 5, 1879.

STATEMENT.

Due depositors.....	\$1,589,874.89
Surplus.....	168,724.64
Guaranty fund.....	7,843.14
	<hr/> \$1,766,442.67

	Market Value.	Par Value.	Value on Books.
Loans secured on real estate.....	\$286,521.33	\$286,521.33	\$286,521.33
Loans on personal security.....	186,767.00	186,767.00	186,767.00
Loans on collateral security.....	45,710.00	45,710.00	45,710.00
U. S. bonds.....	124,200.00	120,000.00	113,515.62
County, city, town, and district bonds...	633,125.00	569,600.00	571,699.25
Railroad bonds.....	462,500.00	400,000.00	416,437.50
Railroad stock.....	95,352.00	85,700.00	78,345.94
Bank stock.....	22,500.00	15,000.00	15,000.00
Balance on deposit in Strafford National Bank.....	46,644.77	46,644.77	46,644.77
Real estate acquired.....	5,790.14	5,790.14	5,790.14
Cash on hand.....	11.12	11.12	11.12
	<hr/> \$1,909,121.36	<hr/> \$1,761,744.36	<hr/> \$1,766,442.67

Number of depositors, 4,450. Decrease the past year, 599. Decrease of deposits the past year, \$226,168.67.

Two semi-annual dividends of 2 per cent each, January and July.

An extra dividend declared on all sums due depositors is made every five years; the last one was declared October, 1874, amounting to \$81,702.88, or about $1\frac{1}{2}$ per cent per annum.

Loans and investments are made by the trustees, who meet weekly.

An examination of the securities and books of the institution is made by three different committees of the trustees three times a year.

Indebtedness of the trustees as principal, nothing; as surety, nothing.

Total amount of loans in the state, \$430,898.33.

Total amount of loans out of the state, \$88,100.

Total amount of investments in stocks and bonds in the state, \$119,831.45.

Total amount of investments in stocks and bonds out of the state, \$943,114.49.

Character of loans good.

Amount of state tax paid last year, \$16,810.25.

Amount of national tax paid for the year ending December 31, 1878, none.

Number having deposits of over \$2,000, 3.

Number of single loans of \$1,000 or less to separate parties in the state, 248.

Total expense of institution for year ending December 31, 1878, exclusive of taxes, \$3,700.

Books of record well kept. Reports are published as required by law.

Daily cash balances deposited with Strafford National Bank, which makes the collections of the bank in consideration of such deposits.

This bank receives no interest on account of its deposits in other banks.

Largest amount loaned to any individual corporation or company, \$50,000.

Amount of debts believed by the trustees to be bad, none.

Amount of debts believed by the trustees to be doubtful, none.

Amount of business paper, none.

The funds of the institution are, as far as practicable, invested agreeably to chapter 4, section 3, Pamphlet Laws of 1869.

Premium on stocks and bonds, \$147,377.

Amount received from depositors for the year 1878, \$160,020.25.

Amount paid to depositors for the year 1878, \$386,188.92.

Number of accounts opened for the year ending December 31, 1878, 181.

Number of accounts closed for the year ending December 31, 1878, 780.

SCHEDULE OF THE BONDS AND STOCKS OF THE COUNTY OF STRAFFORD SAVINGS BANK.

BONDS.	Market Value.	Par Value.	Value on Books.
U. S. bonds, 1881, registered.....	\$63,600.00	\$60,000.00	} \$113,515.62
U. S. bonds, 1867, registered.....	60,600.00	60,000.00	
	\$124,200.00	\$120,000.00	\$113,515.62
COUNTY, CITY, TOWN, AND DISTRICT.			
City of Cleveland, O., 7s.....	\$159,075.00	\$147,600.00	\$151,890.50
Springfield, Mass., 7s.....	117,000.00	100,000.00	102,000.00
Dover, N. H., 6s.....	110,000.00	100,000.00	98,000.00
Chicago, Ill., 7s.....	111,000.00	100,000.00	96,437.50
Cincinnati, O., 7s.....	83,250.00	75,000.00	76,062.50
Toledo, O., 8s.....	29,400.00	27,000.00	27,308.75
Haverhill, Mass., 7s.....	23,400.00	20,000.00	20,000.00
	\$633,125.00	\$569,600.00	\$571,699.25
RAILROAD.			
Old Colony & Newport, 1897, coupon, 6s..	\$53,500.00	\$50,000.00	\$51,125.00
Boston & Maine, 1893, registered, 7s.....	117,000.00	100,000.00	105,000.00
Boston & Providence, 1893, registered, 7s.	115,000.00	100,000.00	104,750.00
Boston & Albany, 1892, registered, 7s.....	177,000.00	150,000.00	155,562.50
	\$462,500.00	\$400,000.00	\$416,437.50
STOCKS.			
BANK.			
150 shares Strafford National.....	\$22,560.00	\$15,000.00	\$15,000.00
RAILROAD.			
501 shares Boston & Maine.....	\$55,110.00	\$50,100.00	\$51,689.49
206 shares Boston & Albany.....	27,192.00	20,600.00	21,825.00
150 shares Northern	13,050.00	15,000.00	4,831.45
	\$95,352.00	\$85,700.00	\$78,345.94

SULLIVAN SAVINGS INSTITUTION, — CLAREMONT.

Incorporated June 26, 1838. Charter expires June 26, 1898.

President. — DANIEL W. JOHNSON.

Treasurer. — ALBERT ROSSITER. Bond, \$80,000, copy of which is on file in office of secretary of state. Date of bond, January 28, 1879. Sureties of bond are able to respond. Bond deposited with the president for safe-keeping. Annual compensation of treasurer and clerks, \$2,700.

Clerks. — Henry E. Bailey, George N. Farwell, 2d.

Trustees. — D. W. Johnson, Nathaniel Tolles, William Clark, George N. Farwell, C. H. Eastman, J. P. Rounsevel, Ed. L. Goddard, A. Dickinson, Henry Patten, Ira Colby, Sumner Putnam, John S. Walker, W. E. Tutherly, William Ellis, John M. Whipple, Albert Rossiter, William Breck, W. H. H. Allen.

Examination, March 28, 1879.

STATEMENT.

Due depositors	\$1,067,804.91
Surplus	1,924.01
Guaranty fund	25,000.00
	<hr/> \$1,094,728.92

	Market Value.	Par Value.	Value on Books.
Loans secured on real estate.....	\$802,570.48	\$802,570.48	\$802,570.48
Loans on personal security.....	21,446.29	21,446.29	21,446.29
Loans on collateral security.....	126,947.58	126,947.58	126,947.58
Railroad bonds.....	8,000.00	16,000.00	14,000.00
Railroad stock.....	18,980.00	51,000.00	42,300.00
Bank stock.....	47,700.00	32,800.00	40,594.00
Balance on deposit in Claremont National Bank.....	22,500.00	22,500.00	22,500.00
Real estate.....	12,000.00	12,000.00	12,000.00
Cash on hand	12,370.57	12,370.57	12,370.57
	<hr/> \$1,072,514.92	<hr/> \$1,097,634.92	<hr/> \$1,094,728.92

Number of depositors, 2,743. Increase the past year, 34.

Decrease of deposits the past year, \$59,292.53.

Annual dividend of 5 per cent, December 31, 1878.

An extra dividend declared on all sums due depositors is made every two years; the last one was declared January, 1877, amounting to \$18,755.57, or about 1 per cent per annum.

Loans and investments are made by the investing committee, who meet weekly.

An examination of the securities and books of the institution is made by a committee of the trustees four times a year.

Indebtedness of the trustees as principal, \$25,950; as surety, \$1,450.

Total amount of loans in the state, \$372,155.18.

Total amount of loans out of the state, \$578,809.17.

Total amount of investments in stocks and bonds in the state, \$64,494.

Total amount of investments in stocks and bonds out of the state, \$32,400.

Character of loans, generally good.

Amount of state tax paid last year, \$10,684.83.

Amount of national tax paid for the year ending December 31, 1878, \$875.18.

Number having deposits of over \$2,000, 44.

Number of single loans of \$1,000 or less to separate parties in the state, 250.

Total expense of institution for year ending December 31, 1878, exclusive of taxes, \$3,191.06.

Books of record neatly kept. Reports are published as required by law.

Daily cash balances deposited with Claremont National Bank, which makes the collections of the bank in consideration of such deposits.

This bank receives no interest on account of its deposits in other banks.

Largest amount loaned to any individual corporation or company, \$23,252.58.

Amount of debts believed by the trustees to be bad, none.

Amount of debts believed by the trustees to be doubtful, none.

The funds of the institution are not invested agreeably to chapter 4, section 3, Pamphlet

Laws of 1869.

Amount received from depositors for the year 1878, \$146,015.44.

Amount paid to depositors for the year 1878, \$205,307.97.

Number of accounts opened for the year ending December 31, 1878, 396.

Number of accounts closed for the year ending December 31, 1878, 362.

SCHEDULE OF THE BONDS AND STOCKS OF THE SULLIVAN SAVINGS INSTITUTION.

BONDS.	Market Value.	Par Value.	Value on Books.
RAILROAD.			
Danville, Urbana, Bloomington & Pekin.	\$8,000.00	\$16,000.00	\$14,000.00
STOCKS.			
BANK.			
50 shares National Bank of Redemption, Boston.....	\$6,000.00	\$5,000.00	\$6,100.00
278 shares Claremont National Bank, N. H.	41,700.00	27,800 00	34,494.00
	\$47,700.00	\$32,800.00	\$40,594.00
RAILROAD.			
400 shares Cheshire, preferred.....	\$10,400.00	\$40,000.00	\$30,000.00
110 shares Chicago & Alton....	8,580.00	11,000.00	12,300.00
	\$18,980.00	\$51,000.00	\$42,300.00

UNION FIVE CENTS SAVINGS BANK, — EXETER.

Incorporated 1869. Charter expires 1889.

President. — WILLIAM B. MORRILL.*Vice-Presidents.* — CHARLES BAILEY, JOHN A. BLAKE.

Treasurer. — GEORGE E. LANE. Bond, \$35,000, copy of which is on file in office of secretary of state. Date of bond, September 11, 1876. Sureties of bond are able to respond. Bond deposited with the president for safe-keeping. Annual compensation of treasurer, \$500. Annual compensation of clerk, paid by treasurer.

Clerk. — SARAH C. CLARK.

Trustees. — William B. Morrill, Charles G. Connor, Winthrop N. Dow, John G. Gilman, Frank P. Cram, Thomas Connor, Charles Burley, George E. Lane, John A. Blake, J. W. Sanborn, John N. Thompson.

Examination, February 27 and 28, 1879.

STATEMENT.

Due depositors	\$195,080.20
Business depositors	23,268.10
Surplus	1,839.75
Guaranty fund	2,352.12
	<hr/> \$222,540.17

	Market Value.	Par Value.	Value on Books.
Loans secured on real estate	\$83,032.34	\$83,032.34	\$83,032.34
Loans on personal security	34,576.16	34,576.16	34,576.16
Loans on collateral security	10,191.25	10,191.25	10,191.25
U. S. bonds	102.00	100.00	100.00
State bonds	1,000.00	1,000.00	1,000.00
County, city, town, and district bonds ..	55,520.00	55,000.00	55,000.00
Railroad stock	140.00	2,000.00	2,000.00
Bank stock	1,040.00	1,000.00	1,000.00
Town of Exeter notes	8,160.00	8,160.00	8,160.00
Deposit in Howard National Bank, Boston	15,403.29	15,403.29	15,403.29
Real estate, acquired	4,000.00	6,364.72	6,364.72
Bank fixtures	650.00	650.00	650.00
Cash on hand	5,062.41	5,062.41	5,062.41
	<hr/> \$218,877.45	<hr/> \$222,540.17	<hr/> \$222,540.17

Number of depositors, 1,445. Decrease the past year, 19.

Decrease of deposits the past year, \$18,406.72.

Two semi-annual dividends of 2½ per cent each, January and July.

No extra dividend has been declared since April 1, 1875.

Loans and investments are made by the investing committee, who meet when occasion requires.

An examination of the securities and books of the institution is made by a committee of the trustees twice each year.

Indebtedness of the trustees as principal, \$5,140; as surety, \$243.29.

Total amount of loans in the state, \$120,109.73.

Total amount of loans out of the state, \$15,800.

Total amount of investments in stocks and bonds in the state, \$3,200.

Total amount of investments in stocks and bonds out of the state, \$55,000.

Character of loans generally good.

Amount of state tax paid last year, \$2,023.49.

Amount of national tax paid for the year ending December 31, 1878, \$36.75.

Number having deposits of over \$2,000, 8.

Number of single loans of \$1,000 or less to separate parties in the state, 162.

Total expense of institution for year ending December 31, 1878, exclusive of taxes, \$737.

Books of record well kept. Reports are published as required by law.

Daily cash balances deposited with Howard National Bank, Boston, which makes the collections of the bank in consideration of such deposits.

This bank receives 2½ per cent on account of its deposits in other banks.

Largest amount loaned to any individual corporation or company, \$5,900.

Amount of debts believed by the trustees to be bad, none.

Amount of debts believed by the trustees to be doubtful, \$550.

Amount of overdue paper, \$50.

The funds of the institution are invested agreeably to chapter 4, section 3, Pamphlet Laws of 1869.

Amount of call deposits not on interest in said bank, none.

Premium on stocks and bonds, none.

Amount received from depositors for the year 1878, \$79,765.75.

Amount paid to depositors for the year 1878, \$98,172.47.

Number of accounts opened for the year ending December 31, 1878, 248.

Number of accounts closed for the year ending December 31, 1878, 267.

SCHEDULE OF THE BONDS AND STOCKS OF THE UNION FIVE CENTS SAVINGS BANK.

BONDS.	Market Value.	Par Value.	Value on Books.
U. S. bonds, 5-20s, July 1, 1868, coupon..	\$102.00	\$100.00	\$100.00
STATE.			
New Hampshire, July 1, 1873, coupon	\$1,000.00	\$1,000.00	\$1,000.00
COUNTY, CITY, TOWN, AND DISTRICT.			
Rockingham county, N. H., coupon.....	\$1,500.00	\$1,500.00	\$1,500.00
Jackson " Mo., "	4,500.00	5,000.00	5,000.00
Richland " Ill., "	9,800.00	10,000.00	10,000.00
City of Toledo, O., "	5,100.00	5,000.00	5,000.00
" " " " "	2,240.00	2,000.00	2,000.00
Village of Hyde Park, Ill., "	5,150.00	5,000.00	5,000.00
North Chicago, Ill., "	6,180.00	6,000.00	6,000.00
City of Marietta, O., "	5,500.00	5,000.00	5,000.00
" Evansville, Ind., "	5,250.00	5,000.00	5,000.00
" Fort Wayne, " "	9,800.00	10,000.00	10,000.00
Town of Exeter, "	500.00	500.00	500.00
	\$55,520.00	\$55,000.00	\$55,000.00
STOCKS.			
BANK.			
8 shares Metropolitan National.....	\$780.00	\$800.00	\$800.00
2 " Granite State "	260.00	200.00	200.00
	\$1,040.00	\$1,000.00	\$1,000.00
RAILROAD.			
20 shares Rutland.....	\$140.00	\$2,000.00	\$2,000.00

WALPOLE SAVINGS BANK, — WALPOLE.

Incorporated 1875. Charter perpetual.

President. — JOHN W. HAYWARD.

Treasurer. — JOSIAH G. BELLOWS. Bond, \$25,000, copy of which is on file in office of secretary of state. Date of bond, September 18, 1875. Sureties of bond are able to respond. Bond deposited with the president for safe-keeping. Annual compensation of treasurer, \$150.

Trustees. — Benjamin F. Aldrich, Thomas B. Buffum, Winslow B. Porter, Edwin K. Seabury, John W. Hayward, Alfred W. Burt, Bolivar Lovell, George H. Holden, Harrison G. Barnes, Henry Allen.

Examination, March 10, 1879.

STATEMENT.

Due depositors.....	\$67,183 17
Guaranty fund.....	500.00
	<hr/> \$67,683.17

	Market Value.	Par Value.	Value on Books.
Loans secured on real estate.....	\$44,023.00	\$44,023.00	\$44,023.00
Loans on personal security	11,610.80	11,610.80	11,610.80
Loans on collateral security	1,236.50	1,236.50	1,236.50
County, city, town, and district bonds....	6,200.00	6,000.00	6,000.00
Railroad bonds	4,680.00	4,500.00	4,500.00
Accrued interest to January 1, 1879.....	415.52	.....	.....
Cash on hand and cash items.....	312.87	312.87	312.87
	<hr/> \$68,478.69	<hr/> \$67,683.17	<hr/> \$67,683.17

Number of depositors, 258. Increase the past year, 52.

Increase of deposits the past year, \$21,261.15.

Semi-annual dividends of 2½ per cent each, January and July.

Loans and investments are made by the investing committee, who meet whenever the occasion requires.

An examination of the securities and books of the institution is made by a committee of the trustees twice each year.

Total amount of loans in the state, \$42,472.30.

Total amount of loans out of the state, \$14,398.

Total amount of investments in stocks and bonds in the state, \$2,000.

Total amount of investments in stocks and bonds out of the state, \$6,000.

Character of loan, good.

Amount of state tax paid last year, \$450.24.

Amount of national tax paid for the year ending December 31, 1878, none.

Number having deposits of over \$2,000, none.

Number of single loans of \$1,000 or less to separate parties in the state, 25.

Total expense of institution for year ending December 31, 1878, exclusive of taxes, \$177.85.

Books of record well kept. Reports are published as required by law.

This bank receives no per cent on account of its deposits in other banks.

Largest amount loaned to any individual corporation or company, \$4,500.

Amount of debts believed by the trustees to be bad, none.

Amount of debts believed by the trustees to be doubtful, none.

Amount of overdue business paper, none.

Amount of overdue notes secured by mortgage, \$350.

The funds of the institution are invested agreeably to chapter 4, section 3, Pamphlet Laws of 1869.

Premium on stocks and bonds, \$380.

Amount received from depositors for the year 1878, \$26,899.18.

Amount paid to depositors for the year 1878, \$5,638.03.

Number of accounts opened for the year ending December 31, 1878, 72.

Number of accounts closed for the year ending December 31, 1878, 18.

SCHEDULE OF THE BONDS OF THE WALPOLE SAVINGS BANK.

BONDS.	Market Value.	Par Value.	Value on Books.
COUNTY, CITY, TOWN, AND DISTRICT.			
Town of Monticello, Ill., 8s.....	\$1,000.00	\$1,000.00	\$1,000.00
Independent school-district of the city of Des Moines, 7s.....	1,000.00	1,000.00	1,000.00
Independent school-district of the city of Omaha, 10s, 105.....	4,200.00	4,000.00	4,000.00
	\$6,200.00	\$6,000.00	\$6,000.00
RAILROAD.			
Cheshire, 6s, 104.....	\$4,680.00	\$4,500.00	\$4,500.00

Bank Commissioners' Report.

WILTON SAVINGS BANK, — WILTON.

Incorporated 1864. Charter perpetual.

President. — JOSIAH FLEEMAN.

Treasurer. — MOSES CLARK. Bond, \$25,000, copy of which is on file in office of secretary of state. Date of bond, January 2, 1871. Sureties of bond are able to respond. Bond deposited with the president for safe-keeping. Annual compensation of treasurer, \$300.

Trustees. — Josiah Fleeman, Charles H. Burns, E. G. Woodman, Moses Clark, A. A. Ramsay, Daniel Claigain, W. D. Stearns, E. P. Hutchinson, D. E. Proctor, David Cram, Moses Spalding.

Examination, January 10, 1879.

STATEMENT.

Due depositors.....	\$69,795.48
Surplus.....	1,401.17
Guaranty fund.....	1,000.00
	<hr/> \$72,196.65

	Market Value.	Par Value.	Value on Books.
Loans secured on real estate.....	\$37,170.55	\$37,170.55	\$37,170.55
Loans on personal security	10,263.93	10,263.93	10,263.93
County, city, town, and district bonds....	10,231.25	14,000.00	12,720.18
Bank stock.....	5,000.00	5,000.00	5,000.00
Real estate	5,454.92	5,454.92	5,454.92
Bank fixtures.....	375.00	375.00	375.00
Cash on hand.....	1,212.07	1,212.07	1,212.07
	<hr/> \$69,707.72	<hr/> \$73,476.47	<hr/> \$72,196.65

Number of depositors, 496. Decrease the past year, 38. Decrease of deposits the past year, \$22,357.84.

No dividend paid the past year, 1878.

An extra dividend declared on all sums due depositors is made every five years; the last one was declared April, 1873, amounting to 1 per cent per annum.

Loans and investments are made by the investing committee, who meet when necessary.

An examination of the securities and books of the institution is made by a committee of the trustees twice a year.

Indebtedness of the trustees as principal, \$1,000; as surety, none.

Total amount of loans in the state, \$35,939.21.

Total amount of loans out of the state, \$11,495.27.

Total amount of investments in stocks and bonds in the state, \$9,500.

Total amount of investments in stocks and bonds out of the state, \$9,220.18.

Character of loans, generally good.

Amount of state tax paid last year, \$700.50.

Number of single loans of \$1,000 or less to separate parties in the state, 59.

Total expense of institution for year ending December 31, 1878, exclusive of taxes, \$340.60.

Books of record well kept. Reports are published as required by law.

Largest amount loaned to any individual corporation or company, \$5,000.

Amount of debts believed by the trustees to be bad, none.

Amount of debts believed by the trustees to be doubtful, none.

The funds of the institution are invested agreeably to chapter 4, section 3, Pamphlet Laws of 1869.

Amount received from depositors for the year 1878, \$10,450.

Amount paid to depositors for the year 1878, \$32,787.84.

Number of accounts opened for the year ending December 31, 1878, 45.

Number of accounts closed for the year ending December 31, 1878, 83.

SCHEDULE OF THE BONDS AND STOCKS OF THE WILTON SAVINGS BANK.

BONDS.	Market Value.	Par Value.	Value on Books.
COUNTY, CITY, TOWN, AND DISTRICT.			
Tuscola township, Ill., 10s.....	\$1,000.00	\$1,000.00	\$1,000.00
Lyon county, Kan., 7s.....	2,960.00	4,000.00	2,800.00
Pulaski county, Ill., 10s.....	1,050.00	1,500.00	1,327.50
Kendall county, Ill., 10s.....	300.00	2,000.00	2,107.68
East Oakland, Ill., 10s.....	246.25	1,000.00	985.00
Town of Wilton, 6s.....	2,050.00	2,000.00	2,000.00
Hillsborough county, 6s.....	2,625.00	2,500.00	2,500.00
	\$10,231.25	\$14,000.00	\$12,720.18
STOCKS.			
BANK.			
50 shares First National, Nashua.....	\$5,000.00	\$5,000.00	\$5,000.00

WOLFEBOROUGH SAVINGS BANK, — WOLFEBOROUGH.

Incorporated 1871. Charter perpetual.

President. — WILLIAM C. FOX.*Vice-President.* — CHARLES G. CATE.

Treasurer. — IRA BANFIELD. Bond, \$25,000, copy of which is on file in the office of the secretary of state. Date of bond, March 9, 1878. Sureties of bond are able to respond. Bond deposited with the president for safe-keeping. Annual compensation of treasurer, \$500. Annual compensation of clerks, none.

Trustees. — Abel Haley, A. W. Banfield, Joseph L. Avery, Ira Banfield, A. H. Rust, Charles B. Edgerly, Joshua B. Haines, W. H. Jones, George Keniston, A. W. Wiggin, Charles F. Piper.

Examination, April 2, 1879.

STATEMENT.

Due depositors.....	\$54,421.54
Surplus.....	12,523.34
Guaranty fund.....	465.43
	<hr/> \$67,410.31

	Market Value.	Par Value.	Value on Books.
Loans secured on real estate.....	\$21,447.58	\$22,497.58	\$22,497.58
Loans on personal security.....	23,064.91	25,032.85	25,032.85
Loans on collateral security.....	2,985.72	3,075.72	3,075.72
County of Carroll note.....	1,344.29	1,344.29	1,344.29
Bank stock, 71 shares Lake National.....	7,100.00	7,100.00	6,845.00
Overdrafts.....	3,686.95	3,733.95	3,733.95
Real estate, acquired.....	1,400.00	2,121.18	2,121.18
Balance on deposit in National Bank of North America, Boston.....	211.45	211.45	211.45
Bank fixtures.....	1,000.00	2,500.00	2,500.00
Cash on hand.....	48.29	48.29	48.29
	<hr/> \$62,289.19	<hr/> \$67,665.31	<hr/> \$67,410.31

Number of depositors, 213. Decrease the past year, 51.

Decrease of deposits the past year, \$18,543.75.

Two semi-annual dividends of 2 per cent each, April and October.

An extra dividend declared on all sums due depositors was made April, 1874, amounting to 1 per cent per annum.

Loans and investments are made by the trustees, who meet weekly, or as often as is necessary.

An examination of the securities and books of the institution was made by a committee of the trustees November 23, 1878.

Indebtedness of the trustees as principal, \$459; as surety, \$3,204.

Total amount of loans in the state, all in the state.

Total amount of loans out of the state, none.

Total amount of investments in stocks and bonds in the state, \$7,100.

Total amount of investments in stocks and bonds out of the state, none.

Amount of state tax paid last year, \$581.97.

Amount of national tax paid for the year ending December 31, 1878, \$22.69.

Number having deposits of over \$2,000, 2.

Number of single loans of \$1,000 or less to separate parties in the state, 70.

Total expense of institution for year ending December 31, 1878, exclusive of taxes, \$649.90.

Books of record well kept so far as well in hand. Improvements suggested and will be adopted. Reports are published as required by law.

Daily cash balances deposited with National Bank of North America, Boston, which makes the collections of the bank in consideration of such deposits.

This bank receives 2 per cent on account of its deposits in other banks.

Largest amount loaned to any individual corporation or company, \$10,000.

Amount of debts believed by the trustees to be bad, \$557.94.

Amount of debts believed by the trustees to be doubtful, \$2,710.

The funds of the institution are invested agreeably to chapter 4, section 3, Pamphlet Laws of 1869.

Premium on stocks and bonds, none.

Amount received from depositors for the year 1878, \$18,943.58.

Amount paid to depositors for the year 1878, \$37,287.33.

Number of accounts opened for the year ending December 31, 1878, 5.

Number of accounts closed for the year ending December 31, 1878, 56.

STATISTICS.

STATISTICS.

MISCELLANEOUS STATISTICS FROM EXAMINATIONS OF 1879.

Number of savings banks in the state.....	66
Number of depositors.....	87,279
Decrease in number of depositors.....	4,129

Amount of deposits.....	\$26,282,136.09
Decrease in amount of deposits.....	\$1,991,801.20
Surplus.....	1,145,567.91
Guaranty fund.....	704,284.27
Temporary loan, etc.....	20,973.04
	<u>\$28,152,961.31</u>

Loans by note, real, personal, and collateral security.....	\$14,521,719.46
Investments in bonds and stocks.....	11,578,746.45
Real estate, bank fixtures, and miscellaneous items.....	1,222,051.36
Cash on hand	830,444.04
	<u>\$28,152,961.31</u>

Loans on real estate.....	\$8,987,236.11
Loans on personal security.....	3,513,626.70
Loans on collateral security.....	2,020,856.65
Investments in county, city, and town bonds.....	5,525,096.92
Investments in United States and state bonds.....	1,426,614.44
Investments in railroad bonds.....	2,598,351.53
Investments in railroad stocks.....	898,572.32
Investments in bank stocks.....	1,130,111.24
Miscellaneous investments.....	1,222,051.36
Cash on hand.....	830,444.04
	<u>\$28,152,961.31</u>

Number of accounts opened in 1878.....	10,827
Number of accounts closed in 1878.....	14,899
Amount received from depositors in 1878.....	\$5,285,396.08
Amount paid to depositors in 1878.....	7,803,465.49
Number of single loans of \$1,000 and less.....	6,917
Number of deposits of \$2,000 and upwards.....	549
Expense of savings institutions for the year 1878, exclusive of taxes.....	\$97,700.29
Amount of state tax paid in 1878.....	\$262,922.95
Amount of national tax paid in 1878.....	6,698.00

TABLE No. 1. — Enumerating number of depositors for the years 1878 and 1879, the respective banks for the same years as they appeared at the date of examination of

Number.	NAMES.	No. of de- positors in 1878.	No. of de- positors in 1879.	Amount of de- posits in 1878.	Amount of de- posits in 1879.
1	Alton	200	194	\$46,635.03	\$51,728.47
2	Amoskeag	5,957	4,920	1,819,323.55	1,630,339.84
3	Ashland	449	436	101,962.93	61,299.59
4	Ashuelot	768	788	141,652.95	145,613.45
5	Belknap	898	886	370,742.60	345,329.30
6	Bristol	626	633	153,415.77	159,478.19
7	Cheshire Provident Institution	6,011	5,891	1,924,751.50	1,922,698.35
8	China	306	320	47,001.88	53,565.23
9	City	1,674	1,530	132,189.82	136,454.28
10	Cochecho	905	876	197,874.07	148,619.78
11	Connecticut River	1,183	1,013	320,051.05	329,426.18
12	Conway	342	267	84,712.26	58,518.81
13	Dartmouth	967	980	273,757.57	302,695.63
14	Derry	238	188	40,385.80	22,263.33
15	Dover Five Cents	1,346	1,176	143,920.59	117,418.46
16	Epping	149	158	24,383.84	25,823.40
17	Farmington	802	728	261,497.32	249,243.41
18	Fitzwilliam	250	291	48,375.36	66,120.61
19	Francestown	496	502	57,367.36	56,515.99
20	Franklin	1,052	1,004	335,111.36	308,140.38
21	Gonic Five Cents	133	114	39,383.02	33,525.42
22	Gorham Five Cents	245	248	23,761.38	23,591.75
23	Hinsdale	192	200	36,392.94	57,482.45
24	Iona	545	552	181,310.64	181,892.22
25	Kearsarge	321	313	77,933.10	25,242.80
26	Keene Five Cents	4,003	4,105	805,920.47	809,769.20
27	Laconia	1,917	1,750	609,481.01	534,772.54
28	Lake Village	619	533	149,726.00	129,889.60
29	Lebanon	1,846	1,864	626,786.28	598,233.39
30	Littleton	1,034	991	311,743.52	244,802.63
31	Loan and Trust	1,736	1,683	647,533.63	635,865.13
32	Manchester	6,563	6,889	2,984,123.32	3,003,292.10
33	Mason Village	220	214	41,247.61	41,289.98
34	Mechanics', Manchester	20	147	15,685.68	45,545.59
35	Mechanics', Nashua	961	978	158,378.82	157,402.51
36	Meredith Village	580	582	148,050.17	147,605.69
37	Merrimack County	915	973	270,321.95	276,819.11
38	Merrimack River	3,478	3,259	1,120,924.44	1,040,979.74
39	Milford	1,532	1,478	314,316.52	291,001.44
40	Monadnock	482	535	195,005.64	226,485.93
41	Nashua	3,171	3,097	1,420,073.55	1,286,489.20
42	New Hampshire	4,166	4,164	1,371,691.66	1,367,581.83
43	New Ipswich	377	337	115,579.76	88,593.17
44	Newmarket	329	312	67,381.35	61,610.16
45	Newport	1,288	1,248	321,249.94	323,164.09
46	Norway Plains	1,390	1,125	588,703.75	397,106.23
47	Ossipee Valley Ten Cents	371	305	95,780.96	78,280.95
48	Penacook	1,646	1,565	331,738.54	182,908.99
49	People's	849	807	408,897.16	416,161.30
50	Peterborough	1,779	1,734	561,464.12	532,757.85
51	Piscataqua	227	227	61,678.15	61,678.15
52	Pittsfield	815	755	152,631.58	138,046.79
53	Portsmouth	6,921	6,672	2,226,973.38	2,176,782.32
54	Portsmouth Trust and Guarantee Co. ..	515	499	312,691.61	224,782.91
55	Rochester	493	451	190,552.16	122,952.73
56	Rollinsford	1,673	1,522	765,546.38	496,813.49
57	Sandwich	352	330	64,637.32	67,823.27
58	Savings Bank of County of Coos	462	460	54,702.77	59,163.20
59	Savings Bank for County of Strafford ..	5,049	4,450	1,756,245.90	1,589,874.89
60	Somersworth	2,528	1,724	667,236.38	423,219.60
61	Squamscott	98	91	20,250.88	12,919.67
62	Sullivan	2,709	2,743	1,098,449.91	1,067,804.91
63	Union Five Cents	1,464	1,445	206,296.50	218,348.30
64	Walpole	204	258	39,148.85	67,183.17
65	Wilton	534	496	87,453.74	69,795.48
66	Wolfeborough	264	213	64,818.39	54,421.54
Totals		91,408	87,279	\$28,273,937.29	\$26,282,136.09

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amounts of deposits, surplus for dividends, guaranty fund, and the total liabilities of each bank.

Surplus for divi- dends in 1878.	Surplus for divi- dends in 1879.	Guaranty fund in 1878.	Guaranty fund in 1879.	Total lia- bilities in 1878.	Total lia- bilities in 1879.
\$391.43	\$302.13	\$200.00	\$370.00	\$47,226.46	\$52,400.60
85,638.95	60,609.60	82,000.00	80,000.00	1,986,962.50	1,770,949.44
2,825.93	16,436.30	1,275.75	1,465.58	106,064.61	79,201.47
1,075.00	2,027.71	1,139.47	1,287.47	143,867.42	148,928.63
17,407.82	16,402.22	4,225.32	6,234.77	392,375.74	367,966.29
1,661.20	1,691.04	1,721.16	2,404.26	156,798.13	163,573.49
.....	.....	18,881.78	37,138.77	1,943,633.28	1,959,837.12
266.92	436.49	470.00	695.00	47,738.80	54,696.72
4,604.50	1,836.47	500.00	1,000.00	137,294.32	139,290.75
2,404.97	1,762.97	2,357.00	3,205.25	202,636.04	153,588.00
3,474.01	609.87	4,000.00	5,500.00	327,525.06	335,536.05
1,120.96	1,039.55	358.59	728.35	86,191.81	60,286.71
19,218.61	28,637.43	4,538.34	6,000.00	297,514.52	337,333.06
1,931.03	681.34	1,040.00	1,042.00	43,356.83	23,986.67
1,459.19	1,361.13	2,233.00	2,683.00	147,612.78	121,462.59
619.44	153.60	100.00	223.70	25,103.28	26,200.70
11,283.38	10,237.57	2,475.00	3,500.00	275,255.70	262,080.98
1,178.52	157.36	100.00	200.00	49,653.88	66,477.97
10,379.80	11,837.48	1,068.53	1,334.10	68,815.69	69,687.57
5,925.12	4,747.93	7,385.15	8,881.68	348,421.63	321,769.99
1,254.67	2,422.33	374.00	374.00	48,613.33	43,344.79
675.75	.....	161.69	161.69	24,598.82	23,753.44
311.58	.....	273.84	469.43	36,978.36	57,951.88
4,519.75	1,361.19	800.00	1,700.00	186,630.39	184,953.41
773.00	19,876.37	.....	924.06	78,706.10	46,043.23
.....	.....	5,500.00	6,424.83	811,420.47	816,194.63
15,777.56	18,346.37	8,768.54	12,000.64	634,027.11	565,119.55
4,270.76	4,777.79	3,400.00	3,400.00	157,396.76	138,067.39
.....	.....	7,713.88	10,756.15	634,500.16	608,989.54
4,710.07	4,008.86	2,100.00	3,000.00	318,555.59	251,811.49
19,848.78	13,676.12	4,746.11	7,837.03	672,128.52	657,378.28
111,932.64	109,781.95	45,000.00	60,000.00	3,141,055.96	3,173,674.05
1,784.82	7,010.47	327.23	700.00	45,759.66	49,060.45
13.57	1,628.96	.....	.....	15,699.25	47,174.55
3,747.62	3,177.35	2,700.00	4,000.00	165,477.61	164,579.86
3,426.32	4,341.61	2,596.00	3,541.00	154,072.49	155,488.30
8,313.47	11,216.11	3,837.56	5,439.94	282,472.98	293,475.16
60,067.51	59,986.60	22,387.10	30,000.00	1,204,428.94	1,130,966.34
9,908.14	12,587.03	454.70	640.88	324,679.36	304,229.35
4,571.20	5,236.25	2,428.86	3,183.88	202,005.70	234,906.06
36,159.37	33,969.82	15,000.00	25,000.00	1,471,232.92	1,345,459.02
69,996.39	6,193.15	60,000.00	67,000.00	1,501,688.05	1,439,774.98
2,593.12	6,331.65	.....	1,500.00	118,172.88	110,374.82
.....	317.10	135.50	135.50	67,516.85	62,062.76
4,543.61	4,726.90	5,500.00	7,500.00	331,693.55	335,390.99
1,143.46	87,869.03	5,631.00	7,740.00	595,478.21	492,715.26
1,627.95	4,301.15	900.00	1,500.00	98,514.39	84,082.10
9,608.62	103,890.64	2,942.42	3,500.00	347,803.91	290,389.63
22,391.65	29,029.18	50,000.00	50,000.00	481,288.81	495,190.48
13,404.32	4,564.82	9,374.67	14,436.02	584,243.11	551,758.69
.....	839.89	.....	.....	.....	62,518.04
3,205.99	955.01	1,200.00	1,500.00	157,037.57	140,501.80
18,531.67	35,768.64	39,188.59	33,676.74	2,284,693.64	2,246,227.70
5,862.07	4,916.93	4,000.00	100,000.00	330,246.65	329,699.84
5,106.96	4,237.33	2,264.80	2,762.94	197,923.92	129,953.00
12,847.12	45,881.27	14,000.00	14,000.00	792,393.50	556,694.76
1,056.63	515.90	751.43	965.80	66,445.38	69,304.97
1,777.93	1,146.12	99.25	352.07	56,579.95	60,661.39
158,397.32	168,724.64	7,843.14	7,843.14	1,922,486.36	1,766,442.67
45,040.00	141,417.89	17,000.00	17,000.00	729,276.38	581,637.49
.....	1,879.03	107.05	107.05	20,896.52	14,905.75
4,505.55	1,924.01	25,000.00	25,000.00	1,127,955.46	1,094,728.92
3,642.91	1,839.75	1,620.86	2,352.12	211,560.27	222,540.17
1,202.67	.....	52.00	700.00	40,403.52	67,683.17
2,671.56	1,401.17	1,000.00	1,000.00	93,050.80	72,196.65
17,761.91	12,523.34	465.43	465.43	83,045.73	67,410.31
\$871,891.36	\$1,145,567.91	\$513,714.74	\$704,284.27	\$29,685,484.37	\$28,152,961.31

NOTE. — Temporary loan, \$20,973.04.

TABLE No. 2. — Exhibiting the amount of loans secured on real estate, personal security, road bonds and stock, bank stock, cash on hand, real estate acquired, and other investments, state, and premiums on stocks and bonds.

Number.	NAMES.	Loans secured on real estate.	Loans on personal security.	Loans on collateral security.
1	Alton.....	\$29,764.23	\$9,566.04	\$2,114.00
2	Amoskeag.....	415,335.00	85,916.91	121,907.15
3	Ashland.....	28,800.75	32,228.91	7,840.46
4	Ashuelot.....	89,174.71	34,525.47	8,142.70
5	Belknap.....	111,978.23	57,948.61	12,668.00
6	Bristol.....	110,487.27	19,456.60	14,342.93
7	Cheshire Provident Institution.....	940,252.34	256,320.00	64,546.50
8	China.....	21,962.49	7,426.25	1,275.21
9	City.....	42,592.21	11,111.00	19,654.10
10	Cochecho.....	106,981.30	4,300.00	8,602.65
11	Connecticut River.....	194,133.96	40,113.03	18,984.61
12	Conway.....	21,273.16	29,286.36	3,720.19
13	Dartmouth.....	103,555.00	4,550.00	4,750.00
14	Derry.....	1,921.00	1,903.00	926.78
15	Dover Five Cents.....	42,636.20	14,937.69	4,225.85
16	Epping.....	18,117.00	7,030.08	.....
17	Farmington.....	148,228.98	49,341.07	19,546.04
18	Fitzwilliam.....	37,463.00	10,807.00	275.00
19	Francestown.....	26,731.21	6,090.16	456.00
20	Franklin.....	71,670.28	114,524.21	41,937.59
21	Gonic Five Cents.....	7,991.00	4,707.25	2,400.00
22	Gorham Five Cents.....	12,290.67	6,550.36	2,401.81
23	Hinsdale.....	18,156.83	12,866.57	1,770.00
24	Iona.....	54,106.10	70,970.75	22,159.00
25	Kearsarge.....	35,376.01	2,061.64	65.00
26	Keene Five Cents.....	483,309.17	67,807.05	8,902.76
27	Laconia.....	302,415.50	19,650.00	14,264.44
28	Lake Village.....	61,562.94	15,857.72	6,530.00
29	Lebanon.....	365,371.98	5,429.85	12,867.98
30	Littleton.....	64,417.39	70,065.15	19,499.17
31	Loan and Trust.....	175,452.66	67,801.62	129,408.44
32	Manchester.....	362,368.34	1,203,833.71	620,945.00
33	Mason Village.....	6,885.00	5,023.00	5,206.99
34	Mechanics', Manchester.....	13,175.00	13,225.00	6,783.00
35	Mechanics', Nashua.....	99,521.15	14,007.60	8,163.94
36	Meredith Village.....	104,396.99	11,646.15	1,399.25
37	Merrimack County.....	58,150.00	18,939.94	12,537.50
38	Merrimack River.....	205,220.28	9,000.00	211,800.00
39	Milford.....	113,481.69	.....	600.00
40	Monadnock.....	70,359.26	23,533.00	16,653.00
41	Nashua.....	349,764.59	50,300.00	28,000.00
42	New Hampshire.....	91,474.56	105,702.22	63,213.00
43	New Ipswich.....	88,665.98	8,437.52	330.00
44	Newmarket.....	54,604.36	3,669.30	681.61
45	Newport.....	153,995.56	13,200.93	17,517.41
46	Norway Plains.....	25,350.00	117,159.67	17,536.60
47	Ossipee Valley Ten Cents.....	27,143.98	50,387.34	3,322.00
48	Penacook.....	26,638.35	111,491.29	13,415.00
49	People's.....	369,639.74	52,530.85	16,558.34
50	Peterborough.....	246,235.10	31,580.66	10,024.64
51	Piscataqua.....	11,150.67	.....	2,900.00
52	Pittsfield.....	45,004.23	30,226.75	48,473.00
53	Portsmouth.....	527,116.19	39,441.50	54,981.82
54	Portsmouth Trust and Guarantee Co. .	54,720.00	17,407.35	13,500.00
55	Rochester.....	57,443.00	51,855.34	13,618.77
56	Rollinsford.....	221,079.47	12,400.00	11,450.00
57	Sandwich.....	13,851.44	4,944.57	850.00
58	Savings Bank of County of Coos.....	38,932.64	4,899.98	805.18
59	Savings Bank for County of Strafford.	286,521.33	186,767.00	45,710.00
60	Somersworth.....	122,354.69	74,354.00	55,705.19
61	Squamscott.....	9,190.00	3,511.65	540.00
62	Sullivan.....	802,570.48	21,446.29	126,947.58
63	Union Five Cents.....	83,032.34	34,576.16	10,191.25
64	Walpole.....	44,023.00	11,610.80	1,236.50
65	Wilton.....	37,170.55	10,263.93	.....
66	Wolfeborough.....	22,497.58	25,032.85	3,075.72
	Totals.....	\$8,987,236.11	\$3,513,626.70	\$2,020,856.65

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collateral security, United States and state bonds, county, city, town, and district bonds, rail-also loans in the state, loans out of the state, stocks and bonds in the state and out of the

United States and state bonds.	County, city, town, and district bonds.	Railroad bonds.	Railroad stock.	Bank stock.	Cash on hand, and on deposit.
\$5,900.00	.....	.....	.....	.....	\$4,060.78
100,000.00	\$325,050.00	\$269,325.00	\$166,500.00	\$115,590.00	28,687.14
.....	.....	.....	.....	.....	9,561.94
9,000.00	700.00	.....	.....	.....	7,110.75
9,950.00	34,050.00	81,000.00	.....	11,400.00	38,662.93
.....	13,000.00	6,000.00	.....	.....	286.69
31,390.00	304,963.94	89,763.33	68,001.63	19,980.00	52,464.98
.....	21,984.00	.....	.....	.....	1,868.77
.....	8,900.00	7,763.42	14,305.00	25,880.00	5,885.02
.....	10,815.00	4,918.75	.....	17,497.83	472.47
.....	54,955.50	.....	.....	6,770.00	17,988.95
.....	.....	.....	.....	.....	1,428.90
8,000.00	75,948.21	89,539.76	7,987.50	14,400.00	9,283.66
150.00	.....	2,600.00	625.00	3,629.00	1,242.80
.....	1,125.00	40,977.55	.....	13,317.00	1,830.15
.....	.....	.....	.....	.....	669.54
.....	.....	.....	.....	33,650.00	8,634.58
1,190.25	.....	7,932.50	2,114.50	5,176.00	1,249.27
.....	11,658.00	5,844.28	.....	14,262.83	1,802.59
14,600.00	35,000.00	30,000.00	.....	4,600.00	7,937.91
.....	.....	.....	.....	12,683.00	666.16
.....	.....	.....	.....	.....	2,510.60
.....	21,037.64	.....	1,000.00	.....	2,539.24
.....	22,000.00	11,000.00	.....	.....	2,789.56
.....	.....	.....	.....	4,320.00	2,920.58
53,436.24	83,697.50	.....	45,360.25	43,744.75	29,036.31
67,000.00	64,974.00	46,733.75	5,200.00	20,600.00	16,681.86
632.00	34,024.78	3,765.00	.....	8,630.00	6,604.95
4,705.25	79,366.75	3,720.00	.....	30,832.00	21,548.94
13,705.88	23,452.50	.....	.....	25,900.00	29,771.40
30,763.52	152,743.75	15,000.00	8,725.00	19,284.00	17,464.46
184,000.00	254,140.00	396,287.50	46,400.00	86,918.25	10,181.25
1,460.75	6,542.60	16,340.56	.....	3,000.00	2,910.55
.....	1,000.00	.....	.....	2,500.00	4,579.05
.....	4,000.00	10,840.82	4,600.00	17,000.00	3,651.70
.....	21,941.66	5,590.00	.....	.....	5,845.44
.....	85,575.37	70,170.00	20,705.00	4,810.00	7,049.85
23,700.00	411,167.50	125,000.00	25,000.00	99,777.38	11,356.18
21,200.00	130,840.00	2,000.00	2,250.00	10,000.00	8,982.66
.....	78,568.75	24,713.75	.....	11,276.62	7,951.68
.....	194,000.00	267,500.00	170,000.00	157,350.00	27,544.43
116,000.00	544,435.82	319,000.00	103,600.00	4,100.00	79,559.38
10,000.00	.....	.....	.....	.....	1,941.32
.....	.....	800.00	.....	.....	1,838.10
5,097.00	41,845.00	9,003.75	48,826.00	20,413.33	17,992.01
50,000.00	103,867.13	83,500.00	.....	7,500.00	13,783.18
.....	1,000.00	.....	.....	1,300.00	928.78
.....	76,200.00	2,000.00	5,100.00	.....	20,344.99
45,000.00	.....	.....	.....	.....	11,461.55
.....	160,671.51	.....	7,594.00	53,656.00	17,590.92
3,036.50	33,812.57	.....	.....	4,262.25	3,226.71
1,050.00	.....	.....	500.00	1,100.00	8,627.82
395,693.30	999,964.46	5,460.00	14,880.00	23,600.00	88,649.45
27,238.13	17,302.59	29,344.37	6,652.50	10,862.00	349.61
.....	.....	.....	.....	.....	7,035.89
28,100.00	174,287.33	53,280.12	.....	48,000.00	8,097.84
.....	31,096.25	.....	.....	.....	10,673.59
.....	9,272.38	3,884.82	.....	.....	526.68
113,515.62	571,699.25	416,437.50	78,345.94	15,000.00	46,655.89
50,000.00	118,700.00	21,650.00	.....	42,100.00	9,773.61
.....	.....	1,165.00	.....	.....	499.10
.....	.....	14,000.00	42,300.00	40,594.00	34,870.57
1,100.00	55,000.00	.....	2,000.00	1,000.00	20,465.70
.....	6,000.00	4,500.00	.....	.....	312.87
.....	12,720.18	.....	.....	5,000.00	1,212.07
.....	.....	.....	.....	6,845.00	259.74
\$1,426,614.44	\$5,525,096.92	\$2,598,351.53	\$898,572.32	\$1,130,111.24	\$830,444.04

TABLE No. 2, --

Number.	NAMES.	Real estate acquired.	All other real estate, stocks and bonds, and bank fixtures.	Total resources
1	Alton.....	\$525.00	\$470.55	\$52,400.60
2	Amoskeag.....	42,138.24	100,500.00	1,770,949.44
3	Ashland.....	.....	769.41	79,201.47
4	Ashuelot.....	.....	275.00	148,928.63
5	Belknap.....	.....	10,308.52	367,966.29
6	Bristol.....	.....	.....	163,573.49
7	Cheshire Provident Institution.....	.....	132,154.40	1,959,837.12
8	China.....	.....	180.00	54,696.72
9	City.....	3,200.00	.....	139,290.75
10	Cochecho.....	.....	.....	153,588.00
11	Connecticut River.....	2,590.00	.....	335,536.05
12	Conway.....	4,578.10	.....	60,286.71
13	Dartmouth.....	6,700.00	12,618.93	337,333.06
14	Derry.....	10,200.00	729.09	23,986.67
15	Dover Five Cents.....	2,413.15	.....	121,462.59
16	Epping.....	.....	384.08	26,200.70
17	Farmington.....	.....	3,580.31	262,980.98
18	Fitzwilliam.....	.....	270.45	66,477.97
19	Francetown.....	2,475.00	367.50	69,687.57
20	Franklin.....	.....	1,500.00	321,769.99
21	Gonic Five Cents.....	14,297.38	600.00	43,344.79
22	Gorham Five Cents.....	.....	.....	23,753.44
23	Hinsdale.....	.....	581.60	57,951.88
24	Iona.....	1,922.00	6.00	184,953.41
25	Kearsarge.....	.....	1,300.00	46,043.23
26	Keene Five Cents.....	.....	900.00	816,194.03
27	Laconia.....	7,600.00	.....	565,119.55
28	Lake Village.....	.....	400.00	138,067.39
29	Lebanon.....	79,148.91	5,997.88	608,989.54
30	Littleton.....	.....	5,000.00	251,811.49
31	Loan and Trust.....	3,704.85	37,029.98	657,378.28
32	Manchester.....	3,000.00	5,000.00	3,173,074.05
33	Mason Village.....	.....	1,631.00	49,000.45
34	Mechanics', Manchester.....	.....	5,912.50	47,174.55
35	Mechanics', Nashua.....	.....	2,794.65	164,579.86
36	Meredith Village.....	.....	4,668.81	155,488.30
37	Merrimack County.....	.....	15,537.50	293,475.16
38	Merrimack River.....	.....	8,945.00	1,130,966.34
39	Milford.....	14,500.00	375.00	304,229.35
40	Monadnock.....	.....	1,850.00	234,906.06
41	Nashua.....	.....	101,000.00	1,345,459.02
42	New Hampshire.....	.....	12,690.00	1,439,774.98
43	New Ipswich.....	.....	1,000.00	110,374.82
44	Newmarket.....	.....	469.39	62,062.76
45	Newport.....	.....	7,500.00	335,390.99
46	Norway Plains.....	68,637.00	5,381.68	492,715.26
47	Ossipee Valley Ten Cents.....	.....	.....	84,082.10
48	Penacook.....	.....	35,200.00	290,389.63
49	People's.....	.....	.....	495,190.48
50	Peterborough.....	.....	24,405.86	551,758.69
51	Piscataqua.....	.....	4,129.34	62,518.04
52	Pittsfield.....	400.00	5,120.00	140,501.80
53	Portsmouth.....	70,220.41	26,220.57	2,246,227.70
54	Portsmouth Trust and Guarantee Co....	127,869.29	24,454.00	329,639.84
55	Rochester.....	.....	.....	129,953.00
56	Rollinsford.....	.....	.....	556,694.76
57	Sandwich.....	3,600.00	4,289.12	69,304.97
58	Savings Bank of the County of Coos..	1,639.71	700.00	60,661.39
59	Savings Bank for County of Strafford.	5,790.14	.....	1,766,422.67
60	Somersworth.....	.....	87,000.00	581,637.49
61	Squamscott.....	.....	.....	14,905.75
62	Sullivan.....	.....	12,000.00	1,094,728.92
63	Union Five Cents.....	6,364.72	8,810.00	222,540.17
64	Walpole.....	.....	.....	67,683.17
65	Wilton.....	.....	5,829.92	72,196.65
66	Wolfeborough.....	2,121.18	7,578.24	67,410.31
	Totals.....	\$485,635.08	\$736,416.28	\$28,152,961.31

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Continued.

Loans in the state.	Loans out of the state.	Stocks and bonds in the state.	Stocks and bonds out of the state.	Premiums on stocks and bonds.
\$41,529.30		\$5,900.00		\$708.00
419,640.04	\$203,579.02	250,400.00	\$811,365.00	62,140.00
51,115.52	17,754.50			
127,802.88	4,020.00	700.00	9,000.00	202.50
163,609.47	18,994.37	21,400.00	119,061.00	5,610.00
104,286.80	40,000.00	5,000.00	14,000.00	300.00
1,010,000.98	228,565.00	26,234.40	560,018.90	28,261.37
30,663.95			21,984.00	760.00
72,865.18	1,000.00	53,970.00	2,878.42	4,903.58
112,463.95	7,420.00		15,000.00	1,850.00
105,445.60	147,786.00	7,070.00	54,655.50	5,371.50
53,697.13	5,190.00			
47,050.00	72,515.00	16,900.00	178,975.47	22,914.56
2,921.00	1,889.50	3,637.00	3,375.00	650.00
61,299.74	500.00	13,317.00	42,102.55	4,386.00
18,120.08	7,027.00			
146,243.55	70,872.54	33,650.00		2,000.00
44,632.00	1,790.00	9,400.00	6,025.00	183.75
28,627.37	4,500.00	13,729.50	18,035.61	135.72
228,132.08		39,200.00	45,000.00	8,380.00
13,298.25	1,800.00	12,683.00		
20,182.10	1,060.74			
32,793.40			21,051.04	312.36
147,235.85		10,000.00	22,000.00	1,545.00
11,402.65	26,100.00	4,320.00		
282,733.54	200,575.63	49,800.00	168,252.50	
288,209.44	48,120.50	4,980.00	137,507.75	
80,685.14	6,500.00	12,995.08	34,456.78	1,778.22
192,101.92	191,567.89	98,104.00	20,520.00	4,261.00
144,231.71	9,750.00	30,500.00	37,558.38	225.00
289,076.10	119,590.62	34,284.00	161,468.75	5,471.23
857,648.99	1,329,498.06	240,305.75	731,640.00	25,385.08
12,514.99	4,600.00	4,000.00	24,343.91	5,500.00
30,483.00	2,700.00	2,500.00	6,912.50	23.50
106,227.57	15,465.12	30,840.82	5,600.00	
31,568.40	85,873.99	1,400.00	27,531.66	688.34
55,077.44	34,559.00	7,000.00	190,000.00	3,301.63
285,505.00	140,455.28	178,722.88	516,867.50	45,372.66
83,831.69	30,250.00	40,600.00	137,500.00	
102,545.26	9,000.00	23,966.62	90,592.50	2,967.50
223,314.59	204,750.00	38,700.00	841,150.00	614.00
202,569.78	57,820.00	209,200.00	890,625.82	66,190.08
76,333.50	21,099.00		10,000.00	600.00
58,955.27	17,270.31		800.00	
125,963.92	58,750.00	56,185.33	76,499.75	
85,022.69	75,023.62	91,000.00	103,000.00	613.50
42,455.99	36,197.84	2,300.00		
136,374.44	128,998.20	10,000.00	106,300.00	
34,308.34	404,420.59			
174,264.06	113,576.34	82,303.50	135,069.00	7,738.00
8,250.67	5,800.00	1,500.00	35,782.51	792.31
112,653.98	11,000.00	1,600.00	1,050.00	
329,416.51	292,123.00	138,686.00	1,031,178.00	7,751.16
39,534.35	46,093.00	61,158.87	24,456.59	
98,047.11	2,487.00			
27,852.00	217,077.47	23,100.00	232,567.45	
17,483.13	2,900.00		31,096.25	798.75
43,134.40	5,261.80		10,101.91	533.17
430,898.33	88,100.00	119,831.45	943,114.49	147,377.00
165,799.88	86,614.00	109,100.00	210,350.00	
13,241.65			1,000.00	165.00
372,155.18	578,809.17	64,494.00	32,400.00	
120,109.73	15,800.00	3,200.00	55,000.00	
42,472.30	14,398.00	3,000.00	6,000.00	380.00
35,939.21	11,495.27	9,500.00	9,220.18	
50,605.15		7,100.00		
\$9,004,706.22	\$5,586,725.37	\$2,319,469.20	\$9,022,041.67	\$479,741.47

TABLE No. 3. — Exhibit of amount of deposits from each town, as made up from the report of the state treasurer for the year 1878.

Acworth.....	\$91,895.00	Epping.....	\$47,396.00
Albany.....	972.00	Epsom.....	58,044.00
Alexandria.....	18,409.00	Exeter.....	130,668.00
Allenstown.....	61,844.00	Farmington.....	219,665.00
Alstead.....	92,456.00	Fitzwilliam.....	99,160.00
Alton.....	119,758.00	Francestown.....	75,004.00
Amherst.....	159,326.00	Franconia.....	8,421.00
Andover.....	88,259.00	Franklin.....	320,171.00
Antrim.....	111,961.00	Freedom.....	42,959.00
Ashland.....	78,986.00	Fremont.....	10,548.00
Atkinson.....	6,008.00	Gilford.....	190,730.00
Auburn.....	48,141.00	Gilmanton.....	60,559.00
Barnstead.....	82,979.00	Gilsum.....	95,011.00
Barrington.....	136,188.00	Goffstown.....	187,070.00
Bartlett.....	1,943.00	Gorham.....	17,551.00
Bath.....	5,631.00	Goshen.....	26,746.00
Bedford.....	133,712.00	Gosport *.....	1,605.00
Belmont.....	132,248.00	Grafton.....	62,090.00
Bennington.....	25,447.00	Grantham.....	25,426.00
Benton.....	10.00	Greenfield.....	49,315.00
Berlin.....	6.00	Greenland.....	56,594.00
Bethlehem.....	14,159.00	Greenville.....	56,983.00
Boscawen.....	107,335.00	Groton.....	12,537.00
Bow.....	106,861.00	Hampstead.....	43,962.00
Bradford.....	52,788.00	Hampton.....	22,259.00
Brentwood.....	25,311.00	Hampton Falls.....	16,397.00
Bridgewater.....	31,051.00	Hancock.....	71,521.00
Bristol.....	97,682.00	Hanover.....	149,150.00
Brookfield.....	19,802.00	Harrisville.....	69,510.00
Brookline.....	28,592.00	Hart's Location.....	3,001.00
Campton.....	44,908.00	Haverhill.....	18,874.00
Canaan.....	43,573.00	Hebron.....	17,079.00
Candia.....	140,795.00	Henniker.....	151,522.00
Canterbury.....	70,589.00	Hill.....	31,779.00
Carroll.....	2,587.00	Hillsborough.....	106,420.00
Center Harbor.....	21,545.00	Hinsdale.....	57,670.00
Charlestown.....	207,604.00	Holderness.....	23,032.00
Chatham.....	1,041.00	Hollis.....	90,633.00
Chester.....	63,938.00	Hooksett.....	94,127.00
Chesterfield.....	59,564.00	Hopkinton.....	217,518.00
Chichester.....	57,827.00	Hudson.....	94,130.00
Claremont.....	541,107.00	Jackson.....	3,059.00
Colebrook.....	1,995.00	Jaffrey.....	219,018.00
Columbia.....	174.00	Jefferson.....	926.00
Concord.....	1,427,002.00	Keene.....	810,825.00
Conway.....	47,456.00	Kensington.....	21,404.00
Cornish.....	47,676.00	Kingston.....	11,590.00
Croydon.....	34,257.00	Laconia.....	349,445.00
Dalton.....	690.00	Lancaster.....	47,935.00
Danbury.....	49,910.00	Landaff.....	25,760.00
Danville.....	2,054.00	Langdon.....	56,034.00
Deerfield.....	92,453.00	Lebanon.....	314,603.00
Deering.....	17,542.00	Lee.....	52,552.00
Derry.....	151,673.00	Lempster.....	31,415.00
Dorchester.....	9,841.00	Lincoln.....	2,245.00
Dover.....	1,208,697.00	Lisbon.....	19,524.00
Dublin.....	138,235.00	Litchfield.....	63,764.00
Dummer.....	42.00	Littleton.....	140,551.00
Dunbarton.....	86,739.00	Londonderry.....	149,024.00
Durham.....	111,774.00	Loudon.....	89,962.00
East Kingston.....	4,587.00	Lyman.....	3,611.00
Eaton.....	9,238.00	Lyme.....	63,998.00
Easton.....	4,099.00	Lyndeborough.....	12,696.00
Edingham.....	23,981.00	Madbury.....	55,295.00
Ellsworth.....	228.00	Madison.....	34,296.00
Enfield.....	104,933.00	Manchester.....	2,727,150.00

* Belongs to town of Rye.

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TABLE No. 3, — Continued.

Marlborough	\$136,906.00	Sandwich	\$70,981.00
Marlow	116,655.00	Seabrook	6,739.00
Mason	27,650.00	Sharon	11,595.00
Mercedith	176,330.00	Shelburne	2,067.00
Merrimack	131,586.00	Somersworth	294,774.00
Middleton	21,556.00	South Hampton	1,072.00
Milan	1,359.00	South Newmarket	29,650.00
Milford	259,547.00	Springfield	18,216.00
Milton	96,719.00	Stark	2,386.00
Mont Vernon	44,434.00	Stewartstown	24.00
Munroe	948.00	Stoddard	47,068.00
Moultonborough	36,710.00	Stratford	67,302.00
Nashua	947,971.00	Stratford	4,845.00
Nelson	53,344.00	Stratham	50,568.00
New Boston	187,014.00	Sullivan	55,785.00
Newbury	54,018.00	Sunapee	37,349.00
Newcastle	54,665.00	Surry	34,644.00
New Durham	29,361.00	Sutton	57,542.00
New Hampton	54,049.00	Swansey	164,590.00
Newington	35,175.00	Tamworth	38,748.00
New Ipswich	108,393.00	Temple	37,835.00
New London	54,334.00	Thornton	5,729.00
Newmarket	93,871.00	Tilton	94,080.00
Newport	228,615.00	Troy	86,902.00
Newton	4,625.00	Tuftenborough	31,473.00
Northfield	94,222.00	Unity	71,260.00
North Hampton	49,469.00	Wakefield	72,731.00
Northumberland	1,517.00	Walpole	91,612.00
Northwood	67,202.00	Warner	127,601.00
Nottingham	23,529.00	Warren	47,525.00
Orange	1,725.00	Washington	46,566.00
Orford	17,922.00	Weare	196,303.00
Ossipee	50,246.00	Webster	97,550.00
Pelham	44,567.00	Wentworth	18,681.00
Pembroke	165,294.00	Westmoreland	191,363.00
Peterborough	323,144.00	Whitefield	11,774.00
Piermont	10,253.00	Wilnot	41,133.00
Pittsfield	156,027.00	Wilton	139,369.00
Plainfield	100,975.00	Winchester	117,381.00
Plaistow	2,972.00	Windham	31,561.00
Plymouth	81,014.00	Windsor	1,103.00
Portsmouth	1,268,103.00	Wolfeborough	178,634.00
Randolph	1,063.00	Woodstock	2,428.00
Raymond	57,675.00		
Richmond	82,198.00	Total	\$24,643,552.00
Rindge	102,217.00	Non-resident	2,427,367.00
Rochester	460,145.00		
Rollinsford	196,857.00	Total deposits	\$27,070,919.00
Roxbury	19,808.00	Total amount of bank tax paid	
Runney	29,215.00	to the several cities and	
Rye	175,633.00	towns by the state treasurer	
Salem	17,936.00	for the year 1878	\$246,435.52
Salisbury	56,388.00	Non-resident tax	24,273.67
Sanbornton	133,091.00		
Sandown	11,101.00	Total bank tax	\$270,709.19

TABLE No. 4. — Showing the number, condition, and progress of the savings banks of New Hampshire in each year from 1850 to 1879, inclusive.

Year.	No. of banks.	No. of depositors.	Amount of deposits.	Increase or decrease in amount of deposits over previous year.	Average to each depositor.	Average to each person in the state.	Population (about).
1850	12	13,031	\$1,641,543.71	Inc. \$76,972.76	\$125.97	\$5.16	318,000
1851	13	14,316	1,776,668.00	135,254.29	124.11	5.58	318,000
1852	15	15,771	2,009,619.42	232,849.42	127.42	6.32	318,000
1853	16	18,105	2,507,909.61	498,292.19	138.52	7.89	318,000
1854	16	20,145	3,222,261.52	714,351.91	159.95	10.13	318,000
1855	17	21,300	3,341,256.81	118,995.29	156.86	10.51	318,000
1856	19	23,489	3,537,363.31	196,106.50	150.59	11.12	318,000
1857	20	27,786	3,748,285.63	210,922.32	151.62	11.79	318,000
1858	21	23,463	3,588,685.23	Dec. 159,627.40	152.94	11.29	318,000
1859	23	26,762	4,138,822.40	Inc. 550,164.17	154.65	13.01	318,000
1860	26	30,828	4,860,024.86	721,202.46	157.65	14.90	326,000
1861	26	35,590	5,590,652.18	730,627.32	157.08	17.14	326,000
1862	27	35,920	5,653,585.46	62,933.28	157.39	17.34	326,000
1863	27	39,358	6,500,308.07	906,722.61	166.68	20.12	326,000
1864	28	43,175	7,661,738.46	1,161,430.39	177.45	23.50	326,000
1865	29	43,572	7,831,335.72	169,597.26	179.33	24.02	326,000
1866	29	42,894	7,857,601.03	26,265.31	183.18	24.47	321,000
1867	28	47,792	10,463,418.50	2,605,817.47	218.77	32.56	321,000
1868	31	55,218	13,541,534.96	3,078,116.46	245.12	42.18	321,000
1869	38	62,931	16,379,867.09	2,838,333.13	260.28	51.02	321,000
1870	45	70,918	18,759,461.05	2,379,593.96	264.52	59.00	318,000
1871	52	77,471	21,472,120.07	2,712,659.02	277.16	67.52	318,000
1872	54	86,790	24,700,774.47	3,228,653.37	284.46	77.06	318,000
1873	61	94,967	29,671,114.88	4,970,340.41	312.45	93.21	318,000
1874	64	92,788	28,829,376.83	Dec. 841,737.35	310.70	90.65	318,000
1875	68	96,938	30,214,585.71	Inc. 1,385,108.88	327.37	93.00	325,000
1876	68	100,191	31,198,064.16	983,478.45	326.01	100.07	335,000
1877	67	97,683	32,338,876.55	1,140,812.39	327.70	99.50	325,000
1878	66	94,967	28,793,947.48	Dec. *1,256,267.10	303.19	91.36	325,000
1879	66	87,279	26,282,136.09	*1,991,801.20	301.13	80.87	325,000

*This is the decrease in the banks now doing business, not including those which have been placed in the hands of assignees during the year.

TABLE No. 5. — Exhibit of the National and State Banks in New Hampshire.

BANKS.	TOWNS.	PRESIDENTS.	CASHIERS.	CAPITAL.
Connecticut River.....	Charlestown....	Robert Elwell.....	George Olcott.....	\$100,000
Claremont National.....	Claremont.....	George N. Farwell..	John L. Farwell....	150,000
First National.....	Concord.....	A. C. Pierce.....	William F. Thayer..	150,000
State Capital.....	Concord.....	Lewis Downing, jr..	Henry J. Crippen....	200,000
Derry National.....	Derry.....	John W. Noyes.....	George C. Currier....	60,000
Cochecho.....	Dover.....	James E. Lathrop..	Harrison Haley.....	100,000
Dover National.....	Dover.....	Oliver Wyatt.....	Calvin Hale.....	100,000
Strafford.....	Dover.....	W. S. Stevens.....	E. R. Brown.....	150,000
Granite State.....	Exeter.....	B. L. Merrill.....	W. F. Putnam.....	100,000
Farmington National...	Farmington...	J. F. Cloutman.....	Thomas F. Cooke....	100,000
First National.....	Francetown....	J. D. Butler.....	George W. Cummings	100,000
First National.....	Gonic.....	Chas. S. Whitehouse.	A. D. Whitehouse....	60,000
Great Falls.....	Great Falls....	D. H. Buffum.....	Joseph A. Stickney..	150,000
Dartmouth.....	Hanover.....	N. S. Huntington...	Charles P. Chase....	50,000
First National.....	Hillsborough..	Stephen Kenrick....	John C. Campbell....	50,000
Monadnock.....	Jaffrey (East)..	Benjamin Cutter....	Peter Upton.....	100,000
Ashuelot.....	Keene.....	George A. Wheelock.	H. O. Coolidge.....	100,000
Citizens'.....	Keene.....	O. G. Dort.....	H. S. Martin.....	100,000
Cheshire.....	Keene.....	John H. Elliot.....	Royal H. Porter.....	200,000
Keene National.....	Keene.....	Edward Joslin.....	J. R. Beal.....	100,000
Laconia National.....	Laconia.....	John C. Moulton....	Daniel S. Dinsmore..	150,000
Lebanon National.....	Lebanon.....	William S. Ela.....	Edward A. Kendrick.	100,000
Littleton National.....	Littleton.....	John Farr.....	Oscar C. Hatch.....	100,000
First National.....	Manchester....	Waterman Smith....	Frederick Smyth....	150,000
Second National.....	Manchester....	Aretas Blood.....	Josiah Carpenter....	100,000
City.....	Manchester....	James A. Weston....	D. W. Lane.....	100,000
Amoskeag.....	Manchester....	Moody Currier.....	George E. Chandler..	200,000
Manchester National...	Manchester....	Nathan Parker.....	Charles E. Balch....	150,000
Souhegan.....	Milford.....	R. R. Howison.....	F. T. Sawyer.....	100,000
First National.....	Nashua.....	E. P. Emerson.....	John A. Spalding....	100,000
Indian Head.....	Nashua.....	C. B. Hill.....	Frank A. McKean....	120,000
Second National.....	Nashua.....	J. W. White.....	F. A. Eaton.....	100,000
Newmarket National...	Newmarket....	J. L. Lawrence.....	S. A. Haley.....	80,000
First National.....	Newport.....	Dexter Richards....	F. W. Lewis.....	100,000
First National.....	Peterborough.	F. Livingston.....	C. P. Richardson....	100,000
Pittsfield National...	Pittsfield....	C. H. Carpenter....	John A. Goss.....	50,000
First National.....	Portsmouth....	Ichabod Goodwin..	Edward P. Kimball..	300,000
Mechanics and Traders'.	Portsmouth....	John Sise.....	G. W. Butler.....	300,000
New Hampshire.....	Portsmouth....	E. P. Bartlett.....	L. S. Butler.....	150,000
Rockingham.....	Portsmouth....	J. J. Pickering....	J. P. Hart.....	200,000
Rochester National...	Rochester....	John McDuffee.....	Franklin McDuffee..	50,000
Salmon Falls State....	Rollinsford...	G. W. Roberts.....	W. H. Morton.....	50,000
Somersworth National.	Somersworth...	Oliver H. Lord.....	Samuel S. Rollins....	100,000
Citizens' National.....	Tilton.....	E. Davis.....	William T. Cass.....	70,000
Kearsarge.....	Warner.....	N. G. Ordway.....	Gilman C. George....	50,000
Winchester National...	Winchester....	E. C. Thayer.....	Henry Abbott.....	100,000
Lake.....	Wolfeborough..	Blake Folsom.....	Charles F. Parker....	75,000

SAVINGS BANKS DOING BUSINESS IN THE SAME OFFICE WITH NATIONAL
OR STATE BANKS.

Amoskeag Savings Bank, with Amoskeag National Bank.
Cocheco Savings Bank, with Cocheco National Bank.
Connecticut River Savings Bank, with Connecticut River National Bank.
Dartmouth Savings Bank, with Dartmouth National Bank.
Derry Savings Bank, with Derry National Bank.
Dover Five Cents Savings Bank, with Dover National Bank.
Farmington Savings Bank, with Farmington National Bank.
Gonic Savings Bank, with Gonic National Bank.
Iona Savings Bank, with Citizens' National Bank.
Kearsarge Savings Bank, with Kearsarge National Bank.
Lebanon Savings Bank, with Lebanon National Bank.
Littleton Savings Bank, with Littleton National Bank.
Loan and Trust Savings Bank, with State Capital National Bank.
Manchester Savings Bank, with Manchester National Bank.
Mechanics' Savings Bank, with Second National Bank, Manchester.
Mechanics' Savings Bank, with Second National Bank, Nashua.
Merrimack River Savings Bank, with First National Bank, Manchester.
Monadnock Savings Bank, with Monadnock National Bank.
Newmarket Savings Bank, with Newmarket National Bank.
Newport Savings Bank, with Newport National Bank.
Norway Plains Savings Bank, with Rochester National Bank.
People's Savings Bank, with Amoskeag National Bank.
Piscataqua Savings Bank, with First National Bank, Portsmouth.
Rollinsford Savings Bank, with Salmon Falls State Bank.
Sullivan Savings Institution, with Claremont National Bank.

SAVINGS BANKS IN CHARGE OF ASSIGNEES.

THE CONCORD SAVINGS BANK.

The deposit account of this bank was reduced, by decree of the court and bank commissioners, in the autumn of 1874, ten per cent, occasioned, as will be remembered, by the defalcation of William W. Storrs, the former treasurer of said bank.

The officers of the bank had entertained the hope that its condition might be so far improved by an accumulation of its earnings, that from the assets of the old account they might ultimately realize sufficient to pay the amount fixed upon by the court and bank commissioners at the time of the reduction. But upon an examination of its assets and affairs being made in the early part of the month of October last, by the trustees, and also by the commissioners, it was found that further shrinkages in the value of some of its assets had rendered the effort hopeless.

As the time for the payment of the annual dividend approached, notices to withdraw deposits to a considerable amount were received. And it was also found that the net earnings of the old account for the six months preceding October first were not sufficient to pay a dividend of four per cent. It was feared that the passage of a dividend would cause a much larger demand from the depositors than had already existed.

The commissioners therefore deemed it their duty to recommend the appointment of assignees, which was done by petition to Hon. Isaac W. Smith, one of the justices of the supreme court, who issued a decree October 12, 1878, appointing John E. Robertson and Charles Minot assignees, who filed their bond in the penal sum of \$100,000, and on the 26th day of October

the securities and effects of the bank were turned over to them, and a report of their proceedings, under their said appointment, is hereunto subjoined.

To the Bank Commissioners of New Hampshire :—

The undersigned, appointed by the court assignees of the Concord Savings Bank, entered upon the discharge of their duties October 26, 1878.

The bank, having had its deposits scaled down to ninety per cent in 1874, had two accounts,—one of its liabilities to the old depositors, amounting to \$353,215.86, and the other to new depositors of \$94,588.50; both amounting to \$447,804.36.

A considerable amount of the assets were in securities readily convertible into cash, and the assignees deemed it best for the interest of the depositors, and desirable by them, that liquidation should take place as fast as possible without sacrifice. With this object in view, an order was obtained from the court authorizing a sale by auction of the stocks and bonds, so far as the same could be done advantageously. The sale occurred on December 24, 1878, was largely attended, and the prices obtained very satisfactory.

From the proceeds of the sale and collections made, the assignees were able to declare a dividend of fifty per cent to the depositors, amounting to \$223,902.18, payable on and after January 27, 1879. Of this amount \$208,031.17 has been paid, leaving \$15,871.01 unpaid at the present time, awaiting the call of those entitled to the same.

Since making that dividend, we have continued collections with good success. The loans upon real estate in New Hampshire have all been paid with one exception. Also we have succeeded in disposing of a large number of Western loans; being good investments and paying large rates of interest, they have been taken at private sale at full rates by parties seeking investments. There are a few loans, however, which will be slow collecting, but we are in hopes to meet with but little loss upon them.

There were, at the time of entering upon our duties, several mortgages under foreclosure, and suits upon defaulted bonds; these remain in the same condition, no settlement or decision having yet been reached. Upon the bonds, however, the prospect is favorable for an early adjustment. Also there was quite a large amount of real estate, having been taken upon mortgage. This we have not endeavored to dispose of, regarding it best to retain it rather than undertake to sell at the present time at forced sale. It is nearly all rented, and we are receiving

from it enough to pay taxes, repairs, and a small rate of interest upon the original loan. With care we think sales can be effected at fair prices.

With the cash on hand, and the prospect of sales and collections, we think that we shall be able to pay a second dividend of twenty-five per cent by October next.

After declaring the second dividend the balance of the assets will require delay in converting, but we see no reason, unless some unexpected loss occurs, why the bank will not ultimately pay a final dividend that will be satisfactory to all reasonable depositors.

Respectfully submitted.

J. E. ROBERTSON,
CHAS. MINOT,

Assignees of the Concord Savings Bank.

CONCORD, N. H., May 1, 1879.

CITY SAVINGS BANK, MANCHESTER.

To the Bank Commissioners of New Hampshire:—

The undersigned beg leave to report, that, upon assuming the duties of assignees of the City Savings Bank, they applied themselves at once to the examination of the affairs of the bank, with the view of closing their trust at the earliest practicable day.

A considerable amount of the assets had been loaned on real estate, and the debtors had invested the money borrowed, upon the idea that the loans could remain a series of years, and that they should not be called upon for immediate payment. Some of the loans, of large amounts, were of several years' standing, being extended from year to year upon the payment of interest.

We have pressed the collection of loans of this character as fast as we deemed it for the interest of the depositors to do so.

In cases where the debtors had no means of payment, except by realizing upon their property on which the debts were secured, and it was apparent that forced sales would be ruinous alike to debtor and creditor, we have granted delay, in the hope that the debtors might be able to extricate themselves from their embarrassment, to the mutual advantage of themselves and their creditors.

These loans we shall close out at the earliest moment consistent with the rights of the debtors and the interests of the depositors.

The stocks held by the bank have been sold by auction, at satisfactory rates.

The securities consisting mainly of city and county bonds in the West, we have disposed of wherever we could find a satisfactory market. The great disfavor in which this class of securities is held by investors, has proved a serious embarrassment in their disposal, and rendered it impossible to make sales in the open market, and on private terms only after much persistent search for a customer.

Some of the securities of this class we have been unable to dispose of, and hold them in the hope of more favorable prospects.

Our success, however, in the collection of debts and sale of assets was such that a dividend of fifty per cent to depositors was declared on the first day of October last, amounting to \$91,793.62, of which amount about \$85,000 has been paid, and the balance awaits the call of the claimants.

The total amount of collections thus far is about \$117,000.

We hope to declare a further dividend and close our trust the present year, unless prevented by legal entanglements in which some of the assets of the bank are involved.

The amount of such further dividend it is now impossible to predict, owing to the uncertainty attending the sale and collection of the remaining assets.

Hon. Henry E. Burnham, of Manchester, was appointed by the court commissioner to examine and allow the claims against the bank. A special report was made by him to the court, at the last September term, covering the claims of depositors, but several controverted claims are still pending before him.

Respectfully submitted.

WM. B. JOHNSON,
C. H. BARTLETT,

Assignees.

MANCHESTER, N. H., April 25, 1879.

CARROLL COUNTY FIVE CENTS SAVINGS BANK.

To the Bank Commissioners of New Hampshire:—

Since our report to you of May 1, 1878, we have been busily engaged in making collections, foreclosing on such mortgages on real estate as we had reason to believe would be absolutely necessary, and have made as much progress in winding up the affairs of this institution as the circumstances would justify.

September 16, 1878, we commenced paying out to depositors a dividend of twenty-five per cent on all claims that had been examined and allowed, said dividend amounting to nearly \$120,000, most of which has been called for.

The larger part of the debts now due the bank consist of real estate mortgages; this class of securities, as you well understand, are slow to handle, and not readily convertible into money, particularly at the present time, when there is such a stagnation in business and so large a depreciation in such securities.

However, we are confidently of the opinion, that, with what money we now have on hand, and with the success we have every reason to expect in our future efforts to collect, during the coming fall we shall be able to announce to the depositors that a second dividend of twenty or twenty-five per cent is ready to be paid them.

As to the final amount which the depositors are to receive, we are unable to state, but have reason to believe that they will at the closing-up realize as much on their claims as we expected when we first entered upon our duties as assignees.

Respectfully submitted.

JOSHUA G. HALL,
WILLIAM A. HEARD,

Assignees of the Carroll County Five Cents Savings Bank.

April 7, 1879.

ROCKINGHAM TEN CENTS SAVINGS BANK, PORTSMOUTH.

To the Bank Commissioners:—

In accordance with the expectation expressed in my report last year, there has been paid to the depositors of the Rockingham Ten Cents Savings Bank the past winter, by order of the court, a second dividend, being for twenty per cent, which, with the dividend previously paid of twenty-five per cent, makes forty-five per cent thus far returned to the depositors.

Some progress has been made in the way of settlement by compromise of the Western municipal bonds of communities too heavily burdened with debts, of which class of bonds this bank held a large amount. These new compromise bonds will not have their proper value in the market until time is given to test the ability and disposition of these communities to faithfully carry out their new agreements.

The unproductive real estate in the vicinity of Boston is still held, partly owing to legal difficulties standing in the way of conveying the property and also for the want of any present market or demand for this kind of property. The legal delays will, it is believed, be very soon overcome, when the question of a forced sale will be considered.

There is nothing to report that is encouraging concerning the large claims in bankruptcy ; no dividend has been received on these claims during the past year.

Several suits and law questions are still pending before the courts in our State, the result of which will affect quite materially the final dividend to depositors, that of the check or special depositors for priority or preferred payment being the largest, the court having allowed this question to be again opened for a new hearing.

The assignee will close up, as soon as shall be for the best interests of the depositors, the affairs of this bank and make a final dividend.

Respectfully submitted.

EDWARD P. KIMBALL,

Assignee Rockingham Ten Cents Savings Bank.

PORTSMOUTH, April 28, 1879.

REDUCTION OF DEPOSITS.

The deposits of the following banks have been reduced during the past year under the statute of 1874: —

Penacook Savings Bank, Fisherville, Dec. 3, 1878, thirty (30) per cent ; Judge Foster acting with the commissioners.

Ashland Savings Bank, Ashland, Dec. 24, 1878, sixteen and two-thirds ($16\frac{2}{3}$) per cent ; Judge Foster acting.

Squamscott Savings Bank, Exeter, Dec. 26, 1878, twenty (20) per cent ; Judge Clark acting.

PRIVATE BANKING

AND

SPECIAL DEPOSIT BUSINESS.

The following is a copy of our letter to the attorney-general, and his opinion in the matter of private banking and special deposit business which has heretofore been carried on to some extent in several of the savings banks in this State, a copy of which letter and opinion we sent to each of the savings banks in the month of December last.

OFFICE OF BANK COMMISSIONERS,
CONCORD, Sept. 14, 1878.

HON. MASON W. TAPPAN, *Attorney-General of the State of New Hampshire*:—

The undersigned bank commissioners of said State respectfully request your opinion on the matters following, to wit: we find, on examination, that several of the savings banks of this State are carrying on a department of business for which we think they were never chartered, properly called a special deposit business, for the accommodation of business men and firms who desire to have their business notes discounted and checks made and cashed for their convenience, and in several particulars doing the business of a discount bank, and using the funds of the general depositors for that purpose.

This business is carried on in several of the savings banks in this State under the name and firm of private bankers, as will appear by the business cards hereto annexed, in these cases one member of such firm being the treasurer of the bank.

We have heretofore requested such banks to desist from carrying on such business, believing as we do that there are risks

connected with this business which ought not to pertain to the legitimate business of a savings bank.

1. Have the savings banks of this State, under the provisions of their charters and existing laws, any authority to perform such business?

2. Have the bank commissioners any authority, under existing laws of the State, to order such banks to cease from doing such business?

Very respectfully yours,

AMOS J. BLAKE,
LEANDER W. COGSWELL,
J. G. KIMBALL,

Bank Commissioners.

BRADFORD, October 3, 1878.

TO AMOS J. BLAKE, ESQ., COL. L. W. COGSWELL, and J. G. KIMBALL, ESQ., *Bank Commissioners of New Hampshire*:—

Gentlemen,—I have examined the questions which you have submitted to me touching: 1st, the power of savings banks or the officers thereof to virtually carry on the business of ordinary banks of discount; and, 2d, the authority of the bank commissioners in reference thereto.

I do not find, either in the laws or by the savings-banks charters, any warrant for such a procedure. Institutions for savings were designed as places of deposit, where the sums placed therein should be made as absolutely secure as the most faithful, prudent, and vigilant management could possibly make them. It could never have been intended that they should transact the usual business of discount banks, and be subject to the ups and downs to which such business would naturally subject them. Much less could it ever have been contemplated that the officers of such institutions, under the guise of "private bankers," would have the right to speculate upon the funds held by them as trustees, for their own private benefit. Savings bank corporations are empowered by their charters to receive deposits of money and "may use, manage, and improve the same for the benefit of the depositors, in such a manner as shall be convenient or necessary for the security and profitable investment thereof."—Charter of Ashland Savings Bank, section 2, and others like unto it.

By these provisions they may use, manage, and improve the deposits of money, not to speculate upon, not to do banking business upon, but in such a manner as to furnish a secure and profitable investment thereof for the benefit of the depositors.

It can hardly be contended, I think, that this clause in the several charters gives the corporations the right to go into general banking business, using the funds deposited for safe-keeping as the capital and basis for such business. The legislature, under this clause, certainly never intended to clothe savings banks with any such powers ; for there are no provisions in reference to taxation, making returns, etc., such as are applicable to other banks. Even if it could be shown that by transacting business as ordinary banks of discount, under the pretext that money deposited could be thus "secured" and "profitably invested," no such power has been given by the legislature, either directly or by fair implication, so to transact it.

If there is no authority to do this directly it cannot be done by indirection, through the officers of the bank setting themselves up as "private bankers." Persons may associate themselves together and transact business as "private bankers" by complying with the laws applicable to such associations, but they must do it on their own money. If this is a power safe and proper to be conferred, it can easily be obtained through an amendment to the charters of the several banks desiring to exercise it. I do not apprehend, however, that any such power will be likely to be conferred upon savings institutions by the legislature of New Hampshire.

I have no time to go into the consideration of the many mischiefs which I think would be likely to accrue, in case the practice you refer to should become general. They must be apparent at a glance, and, if I rightly understand it, to practices similar to this under consideration is due, in large degree, the losses and misfortunes which have overtaken the Wolfeborough and perhaps other savings banks in this State. It is enough that no authority, so far as I can see, has been given to savings banks to do the business of banks of discount, either directly or indirectly.

As to the powers of the bank commissioners in the premises, it is made the duty of the commissioners, among other things, to make examinations "into the management of the affairs" of each bank ; and, in regard to matters of this kind, which clearly pertain to the "management of its affairs," it would be your duty to make an examination, and a report of the same to the governor, with such comments in reference to the practice as you should think the occasion called for. If, after calling the attention of any bank to this practice, and requiring it to discontinue the same, it should still persist in it, I do not see why you have not also the power, under section 9 of chapter 152 of the General Statutes, to represent the facts by petition to some "justice of the supreme court," if, in your opinion, you should

deem it "necessary for the public safety that it should not continue to transact" this part of its "business." And, under section 10, the justice might issue an injunction prohibiting it. I think these sections will warrant a construction as broad as this. At all events your duty will not, in my judgment, have been performed without a thorough examination into this mode of doing business by the savings banks, and a full report upon the subject.

I have the honor to be, very respectfully,

Your obedient servant,

MASON W. TAPPAN, *Attorney-General.*

With reference to the foregoing communications, we would say to all officers of our savings banks, that we can see no reason why the practices alluded to should be longer continued in any case, and shall expect every bank to conform to the spirit of its charter in conducting its business.

AMOS J. BLAKE,
LEANDER W. COGSWELL,
JOHN G. KIMBALL,

Bank Commissioners.

GENERAL REMARKS.

THE number of savings banks in the State is sixty-six, the same as last year, one having closed and one commenced business during the year, and there is one discount bank, — all doing business under charters granted by the State.

The general statistics and tabulated information will be found on previous pages of this report.

The decrease in deposits has been \$1,991,801.20 during the year.

It will be seen that the expense of managing the banks has been somewhat less than the previous year.

We desire to avoid too lengthy a discussion of the numerous points arising in connection with the very important interests involved in our savings-bank system, but think it pertinent to refer to some subjects especially, and it seems to us that we may well refer to

SAVINGS INSTITUTIONS AS A DISCIPLINE TO THE YOUNG.

It is almost impossible to estimate the true value and importance of savings institutions as a discipline to the young. In inculcating habits of industry, temperance, and economy, they can be favorably compared with our free common-school system, in teaching the children and youth of our country this important object and aim in life, viz. : to lay aside and invest a portion of their earnings until such time as they may have acquired a sufficient amount to purchase for themselves a home and establish themselves in business, and thus become useful men and women in the communities in which they reside, and make the world better for their having lived in it.

The treasurer of one of our savings banks related to us during the past winter an incident which occurred in his town some two years ago, in which the officers of the savings bank were instrumental in procuring employment and inducing an intemperate father (whose family for over a year prior to that time had been a town charge) to sign the pledge, and during the past two years he has been temperate, industrious, and frugal ; has paid his rent, supported his family, consisting of a wife and three small children, in a good and comfortable manner, and also deposited in the savings bank from his earnings the sum of four hundred dollars, and to-day is esteemed in the town where he resides, a good and worthy citizen. In all probability, in two years from this date he will be able to purchase and pay for the house in which he now resides, provided his life and health are spared.

Would it not be good policy to have a savings bank established in almost every town of any considerable size, in order to induce and encourage the young people to save a portion of their earnings ?

In our opinion, a small savings bank well managed, as a rule, is better than a large, unwieldy bank ; for the reason that it is almost impossible for an individual or corporation to invest large amounts of money with absolute safety and meet with no losses.

DECREASE OF DEPOSITS.

The amount of decrease of deposits in the savings banks in this State during the past year is more than that of the previous year. Among the immediate causes of decrease has been in a measure the withdrawal, partly from distrust and partly for re-investment, but more generally it is believed to be by the laboring men and women of our State, who had in times of prosperity reserved and deposited a portion of their wages for future need, and who, during the period of almost stagnation in the various branches of industries and business, have been compelled to draw upon their deposits in the savings banks to meet their daily necessities, and thereby preserving themselves from falling into absolute destitution or requiring aid from public or private charities.

These same causes have, in a great measure, prevented the receipt of new deposits.

THE TIMES.

This is a subject about which everybody talks and every newspaper speaks. Neither tongue nor pen can resist the pressure of the theme. Our banks are loaded with the same weighty subject. Have we reason to anticipate a revival of business? Will values recover? Will the former demand for money re-appear? and will the old avenues of success be re-opened? We have no disposition to branch off into subjects having no connection with our work, but this is as much discussed by men managing financial institutions as by merchants, manufacturers, mechanics, or any other class, and with equal propriety.

Our banks and men of capital hold a relation to the trade and industries of the State of the most vital and intimate sort, and no one will think to argue otherwise.

Then what is to be done about it? Who can answer? Who is wise enough to give counsel? Of what use are theories? Yet it seems to us we had better look these matters squarely in the face, and at least summon the requisite courage to act in the living present, and to do each his part manfully. If irretrievable losses have been met, put it down so, and waste as little thought upon them as possible. If reverses threaten, count your strength and your chances of overcoming them, and muster every available force for the contest, husband every resource, and let no failure come from lack of vigilance; but always guard with watchful care the avenues of escape, so that any retreat shall be covered and saved from rout.

We may hope on for better times, recovered values, and returning prosperity, but these may not come — if at all — in the way nor at the time we most fondly anticipate; and beyond a doubt the best course to pursue is philosophically to "accept the situation," take the times as they are, make the most of the present facilities for business, and, by rigid economy and the practice of the best virtues of business life, compel success. In this way, much that has been lost may be

regained ; and if all the people of our State, and of the country as well, will act positively in this direction, a recovery of thrift and prosperity might be seen to come as unexpectedly as they disappeared.

INVESTMENTS.

Section 3, chapter 4, Pamphlet Laws of 1869, requires one-half of the deposits received, and one-half of the investments made, by the savings banks of the State, shall be within this State, in notes and mortgages of individuals residing or doing business in this State ; in the stocks of the banking associations of the State ; in first mortgage bonds of any paying railroad ; in loans to, or bonds of, any city, town, county, or the State ; or in notes of corporations doing business within the State. Fully one-third of the savings banks in this State do not comply with this law, and for various reasons. Many of the larger and older banks had made heavy investments outside of the State previous to the passage of this law, and have not as yet seen the way opened to them to dispose of these securities, most of which now held by the banks are paying well, and bring the investment of their securities within the meaning of the law. Stocks in banks of good repute bear too high a premium for savings-bank investments, and are held largely by those immediately interested in such banks ; railroad mortgages, safe and reliable, will hardly find their way into the savings banks ; and it has become a settled fact, that, as a general thing, what are known as "local loans" are the most difficult upon which to collect interest : so that, with the present rate of taxation upon the deposits in the banks, and in view of the fact that the rate of interest has been so materially reduced that government is being furnished with all the money it needs at a discount of one-third of the established rate of this State, the savings banks are compelled to seek investments outside of the narrow field of this State, in order to earn enough to pay the taxes required of them, meet their current expenses, and pay their depositors from four to five per cent per annum upon their deposits.

We say this in justice to the banks, all of which would be

glad to comply with the law could they do so with safety to themselves and do justice to their depositors, who expect them not only to use the greatest care with the funds intrusted to them, but at the same time expect the largest amount those funds can safely earn.

LOANS TO COUNTIES, CITIES, AND TOWNS.

Experience has demonstrated that loans to counties, cities, and towns are very satisfactory securities for savings banks to hold. When the demands of the depositors require, they have proved easily convertible. Much care, of course, should be exercised by the officers of the banks to ascertain that such loans have been duly authorized; and certified copies of the votes or resolutions, and of all other papers authorizing such loans, should be taken by the banks, and filed with the notes or other obligations of such counties, cities, or towns.

MORTGAGES ON UNPRODUCTIVE PROPERTY.

Mortgages on unproductive real estate and buildings are a source of weakness.

Vacant lots in cities entail expenses of interest, taxes, and assessments on their owners to such an extent that the mortgagee is often obliged to take the title under foreclosure to protect himself from the tax-gatherer, who really holds the first lien; this only adds to the bank's expenses for taxes, but deprives it of income on the capital invested in the property.

LOANS UPON MANUFACTURING PROPERTY.

In some instances, we have noticed larger loans upon mortgages of mills and various kinds of manufacturing property than we thought judicious. Small loans, if any, should be made upon this kind of property, and they should be made only when the mortgage is accompanied by the individual guarantee of persons of well-known responsibility.

Many prosperous manufacturing establishments, a few years ago, have met with reverses, and the property has remained unproductive for years; and such reverses, as well as various other causes, have rendered it unable to pay even the interest

upon its loans. Persons who engage in manufacturing enterprises, rather than savings banks, should sustain such losses, if they occur.

For the same reasons loans upon manufacturing stocks as the sole collateral, if made at all, should be with a very broad margin for shrinkage upon this class of collateral securities.

INTEREST RECEIPTS.

In times like these, it cannot be expected that the current receipts of interest will keep up with former years. Our people cannot afford to pay the rates which were formerly common, and when money is loaned or invested outside the State lower rates also prevail.

Promissory notes, which are undoubted, can be obtained only at very low rates ; and such bonds or other securities as are safe to seek, and pay a full rate of interest, command so high a premium as in many cases to render their purchase to hold out of the question.

It has been the policy of our State to require our savings banks to make a pretty nearly complete distribution of their earnings at frequent intervals, so that they cannot hold for any length of time much divisible surplus. This is perhaps best on the whole. It is certainly far better than it would be to hold a large surplus for a time until a feeling of great strength should lead to extravagancies and ill-advised loans, entailing a period of unnecessary falling backwards, including with it the natural mortifications and disappointments of such experiences, unless, perchance, those who are responsible for such results should prove indifferent as to their reputations and oblivious to the consequences of their acts.

However this may be in other financial institutions, we can not see how the managers of our *savings* banks can fail to realize that the trusts committed to them should call out not only their most skillful management, but that which is above all mere self-seeking and morally beyond the reach of even a shadow of distrust.

The legitimate purposes of the institutions should never be

lost from sight, and in every way the rights and interests of the depositors should be recognized and subserved ; and whenever the mental vision of these things begins to fail or become impaired, the most radical and infallible remedies should be promptly applied.

We have made these remarks under the caption of "interest receipts," because we deem them important, and also connected with the literal attention demanded in keeping the interest earnings thoroughly collected when due. It is certain that no bank can prosper and maintain a sound and healthy condition, and suffer any considerable amount of interest to accrue and remain unpaid. It is a wrong to the officers in charge of a bank, for its creditors to ask or expect their interest payments to be deferred and allowed to accumulate. It is most decidedly a wrong to the depositors, and it is really a great wrong to the persons themselves to whom the loans are made, and leads to most unsatisfactory and mischievous results.

The cases of interest in default on promissory notes, as well as on other securities, are not as few as we could wish, and are in some instances the source of no little apprehension to us.

We gave this subject very earnest attention at our annual examinations a year ago, and have been gratified to mark improvements made ; but there is yet much more to be done in this direction, and it imperatively demands most persevering and continued effort and labor, securing, as a result, the rigid enforcement of interest claims when due ; and the bank whose vitality and usefulness are best maintained will be the one which acts most thoroughly up to these principles. Of course, prompt interest payments will only be made on sound securities ; but delinquency in the payment of interest almost invariably means some weakness in the principal, — a statement which certainly needs no argument to support it.

RATES OF DIVIDENDS.

Extra dividends have been declared by only two of the savings banks of this State during the past year.

The sixty-six savings banks have declared regular dividends,

the past year, as follows : Forty-five, at five per cent ; five, at four and one-half per cent ; eleven, at four per cent ; and five declared no dividends.

Several of our savings banks have, in former years, declared dividends in part upon the strength of "accrued interest," before it had been collected and entered upon the books of the bank (which almost disastrous course of proceedings, we are sorry to state, has not as yet been entirely discontinued) ; but a decided improvement in this regard has been made during the past two years.

The officers of most of our savings banks now seem to be decidedly in earnest in their efforts to keep the principal of the deposits good, if to do so it has been, or may be, necessary to reduce the rate of dividends.

Several of the savings banks have recently altered their by-laws, so as to provide that they shall declare and pay such annual dividends only as the real standing and condition of the bank, in the opinion of the trustees, will warrant ; which we regard as wise policy.

Intelligent depositors will regard such action as a movement in the direction of increased strength, and readily acquiesce. They now realize, since witnessing the rapid sale of the United States four per cent bonds, that an annual dividend of four per cent is about all they can reasonably expect from deposits in our savings banks, and that their own interests are best promoted when measures are adopted for the absolute security of the principal of their deposits.

We are happy to state that the condition of a majority of our savings banks has improved during the past year, and that there is a perceptible and growing confidence among the depositors and the public generally throughout the State.

SAVINGS BANK REPORTS.

During the past year the savings banks of this State, with one or two exceptions, have made the semi-annual and quarterly reports and published the same as required by law ; these returns have all been carefully filed in book form and preserved by the

commissioners in the state-house at Concord for future reference ; but there has not been a uniformity in the method of balancing their accounts. It has been the custom of many of the banks to balance their liabilities by the "market value," of their securities, while others have balanced them by "the value on books." The latter we regard as the only proper and true system of balancing a savings-bank account, but this method even will not in all cases show absolutely the real condition and standing of the bank, for the reason that some of the banks, immediately upon purchasing, carry to profit and loss the premium paid upon stocks and bonds ; in other words, to "charge up" or "charge down," as the case may be, all stocks and bonds, in order that they may stand at par on the books, and the column purporting to give the cost of such securities does not, in all cases, indicate what the bank paid for them.

What we regard as the best method is to enter upon the books the price actually paid for such securities, and let them so remain, unless, on account of depreciation and shrinkage, it may be voted or deemed advisable by the board of trustees to "charge them down," in order that they may stand approximately at their actual value in the market.

Under the head of "market value" also, there is a wide difference in the value of the same securities given by different banks ; much care should be exercised by the officers of the banks in filling this column, not to inflate the "market value" of the securities in order to make a better showing of the bank than that which actually exists.

The commissioners in the month of November last prepared a new blank for the semi-annual and quarterly returns of savings banks, and it is hoped that all banks will hereafter follow strictly the note at the bottom of the blank, in order to insure uniformity in these reports by all the savings banks in the State.

A copy of the blank is as follows : —

Bank Commissioners' Report.

TO THE BANK COMMISSIONERS OF THE STATE OF NEW HAMPSHIRE.

Condition of the Savings Bank, of in
the County of on the day of 187 .
STATEMENT.

LIABILITIES.	RESOURCES.	MARKET VALUE.	PAR VALUE.	VAL. ON BOOKS.
Due depositors,	Loans on real estate			
Surplus,	Loans on personal security			
Guaranty fund,	Loans on collateral security			
	U. S. bonds			
	State bonds			
	County, city, town, and district bonds			
	Bank stock			
	Railroad stock			
	Railroad bonds			
	Loans to states, counties, and towns			
	Manufacturing stocks			
	Other investments			
	Real estate			
	Bank fixtures			
	Balance on deposit in bank			
	Cash			

Amount of assets considered bad \$
Amount of assets considered doubtful . . . \$
Amount of protested or overdue paper . . \$
Has your bank a committee duly appointed to make this report? If so give
their names.

WE, the undersigned, committee of the trustees of savings bank,
do solemnly and severally swear that we have made a thorough examination
of its affairs, and that the foregoing statement by us made is true, according
to our best knowledge and belief. SO HELP US GOD.

} Committee of the Trustees.

Personally appearing, the above named made oath to the
foregoing statements. Before me,

JUSTICE OF THE PEACE.

NOTE. Balance this sheet by the value on books.

[REVERSE.]

To be made by national banks with which savings banks are operated, or kept in the same office.

WE, the undersigned, a committee of the directors of the national
bank hereby certify that on the same day and at the same time
the within-named examination was made, we made an examination of the af-
fairs and securities of said national bank, and found them to be correct.

} Committee of the Directors.

Personally appearing, the above-named made oath that the
above certificate by them signed is true. Before me,

JUSTICE OF THE PEACE.

DUTIES OF TRUSTEES.

In former reports we have dwelt at length upon the importance of trustees' attending to the duties required of them in their several banks, and we are pleased to know that beneficial results have been produced. A great improvement has been made in the attention given by trustees to the affairs of the banks with which they are connected. But there is yet much room for improvement. Some trustees cannot yet see that they have any duties to perform, and are content to let matters run without much attention to them upon their part. In one instance we were compelled to defer our examination one month in consequence of the sickness of the treasurer, — a very faithful and competent gentleman, — not one of the trustees or officials of the bank being enough conversant with matters in the bank to assist in the examination. This is not as it should be, and we still urge upon trustees of savings banks to fully inform themselves of the details and condition of their bank, or give way to those who will. The treasurers are always glad of their assistance, and are always pleased to share the responsibility with them.

TAXATION OF SAVINGS BANKS.

We have in our former reports, for the years 1877 and 1878, referred to the matter of taxation of deposits in our savings banks, and expressed our views at considerable length upon this subject. We have this year nothing novel or more to present to the public upon this topic than we have in those reports fully expressed, to which reference may be had ; but we trust the present session of the legislature will carefully consider the question whether the rate of taxation on deposits in our savings banks is, or is not, at a higher rate than that upon other classes of corporations and property in a majority of the cities and towns in this State, during the present year, and take such measures in relation to the reduction of the rate of taxation upon our savings institutions as will be for the best interests of the people of the whole State, and the greatest good to the greatest number.

RECORDS AND BOOKS OF ACCOUNTS.

In a majority of our savings banks the books of accounts and the general records are satisfactorily kept, and in many the system is excellent. There is, perhaps naturally enough, quite a diversity of methods. We have no wish to suggest unnecessary changes, but those systems which best combine clearness, completeness, and conciseness we think are the nearest perfection.

We find in some cases a disposition to neglect the duty of keeping a full record of the transactions of the banks, and such a thing as a system of balances is not to be found. In some of these cases our expostulations have been received with apparent kindness and consideration, but a second or even a third visit failed to show the needed reform ; while in other instances our arguments and labors only brought out the statement that the bank "kept no books." We think some action called for whereby clear records, full accounts, and perfect balances should be imperatively required by law of every bank, so that the books of the bank may be taken up by a trustee, the bank commissioners, or an accountant, and they be able in a few moments' time to arrive at a clear and correct understanding of the accounts and the true condition and standing of the bank.

BUSINESS DEPOSITS.

We are now able to state that this class of business has been entirely discontinued in all our savings banks. We have no doubt but in some communities such facilities as this branch of business afforded would be a decided convenience, but our view has ever been that the charters of our savings banks did not authorize them to engage in it, and therefore we could not approve of their continuing it without first obtaining such authority.

BANKS WHOSE DEPOSITS HAVE BEEN REDUCED.

There are now in business in the State fourteen savings banks whose deposits have been reduced by decree, according to the statute of the State at various dates, certain percentages. Many of these banks are now useful and reasonably prosperous. Some of them have given evidence of marked vitality and have decid-

edly improved in condition. Some, too, — wisely, we think, — have for the time decided to receive no new deposits, and are developing their capacity to regain to their depositors a part, and in some cases possibly all, which was apparently lost under the decrees of reduction.

So far as the law is concerned, though it may not be free from objections, we think it is working as well as would almost any that could be adopted.

CONCLUSION.

For the uniform courtesy extended to us by the treasurers and their clerks, and for the co-operation of trustees and other officers of our savings institutions, as well as for the support and assistance received from citizens generally throughout the State, in the endeavor to discharge faithfully our official duties, we desire to return thanks. We do it with the earnest wish for the continued success and prosperity of this great trust committed to the charge of the officers of these institutions, and bring the report of another year of service to its close.

AMOS J. BLAKE,	}	<i>Bank Commissioners.</i>
LEANDER W. COGSWELL,		
JOHN G. KIMBALL,		

GENERAL LAWS
RELATING TO
STATE AND SAVINGS BANKS,
MAY 1, 1879.

CHAPTER 166.

SECT. 1. The provisions of this title, so far as they properly may, shall apply to state and national banks, savings banks or institutions for savings, private banks, and loan fund associations, unless otherwise expressly limited in their operation.

SECT. 2. Three bank commissioners shall be annually appointed by the governor and council, who shall hold office for one year, and until others are appointed and qualified in their stead, but may be removed by the governor and council at their pleasure.

SECT. 3. No person shall be appointed a bank commissioner who is not a resident of this State, or who is indebted to any bank, or holds any office or stock in any bank.

SECT. 4. Once at least in each year, and as much oftener as the governor may direct, an examination shall be made into the condition of every bank in the State, and into the management of its affairs, by one of said bank commissioners. Such commissioner shall inspect all its books, papers, notes, bonds, and other evidences of debt, ascertain the quantity of specie and other money and funds on hand, and make all inquiries necessary to learn its ability to perform all its engagements, and whether it has violated any provision of law.

SECT. 5. Such commissioners shall, as soon as practicable, and in all cases on or before the first day of May annually, report the result of such examination to the governor; which report shall be filed in the office of the secretary of state. They shall give in their report a detailed statement of all the items of

expense of all savings banks, with the names of the treasurers and their clerks, and a statement of the salary of each, and report in detail the kind and amount of stocks and bonds held by each of said savings banks, with the par value thereof, the cost to said banks, and the market value thereof at the date of their examination. They shall also report the amount of the treasurer's bond, with all such information as will tend to give the true standing of such banks.

SECT. 6. Any commissioner may examine, under oath by him administered, any officer, agent, or servant of any bank, or any other person, in relation to the affairs and condition thereof.

SECT. 7. The secretary shall annually procure two thousand copies of the report of said bank commissioners to be printed, and shall furnish a copy thereof to the attorney-general and each solicitor, one to the town clerk of each town in the State for the use of the town, one to each public library in the State, and shall, at each session of the legislature during the first week of the June session, present to each member one copy of the report for that and the preceding year.

SECT. 8. Every commissioner shall receive from each bank examined three dollars for each day necessarily spent in such examination and making report, and ten cents for his travel each way; but if he shall examine more than one bank in any place at the same time he shall tax only one travel.

SECT. 9. If any bank shall not permit an examination of its affairs by any bank commissioner, or shall not furnish the necessary facilities therefor, or if it is judged by the commissioners to be necessary for the public safety that it should not continue to transact business, they shall represent the facts by petition to some justice of the supreme court.

SECT. 10. Such justice shall issue an injunction, prohibiting, so far as may be thought necessary, the transaction of any business by said bank, and the said commissioners shall cause the same to be duly served.

SECT. 11. Such injunction may be modified by said justice; and the supreme court, upon petition and notice to the bank commissioners, may dissolve, modify, continue, or extend the same as equity may require.

SECT. 12. When the bank commissioners shall deem it necessary for the public safety, they may lay the facts in writing before the attorney-general, and require him to file an information against any incorporated bank, for the purpose of vacating its charter, at the next trial term of the supreme court for the county.

SECT. 13. In either of said cases they may apply to the supreme court or a justice thereof to appoint an assignee of the

property and effects of such bank ; and said court or justice may make such appointment, subject to such rules and orders as may be prescribed thereby.

SECT. 14. Such assignee shall take possession of all the estate, property, rights, and credits of the bank, and demand, receive, sue for, and recover the same wherever found, and may require such bank, its officers, owners, or others, having any such property or control thereof, to execute to him a transfer or conveyance thereof, and may sell and convey any such property, and do any act necessary to convert such assets into money.

SECT. 15. Said court, or any justice thereof in vacation, may make any orders necessary to carry such assignment into effect, and may affix such penalties for disobedience thereto as may be thought necessary.

SECT. 16. Upon application, the court may issue an injunction restraining all proceedings at law by any creditor against such bank, and may order notice to be published, as they may direct, requiring all creditors to present and prove their claims against such bank to such persons, within such time as may be directed, and in default to be precluded from all benefit of the assets of such bank.

SECT. 17. The proceeds of such property shall be holden : —

i. To pay the expenses of the assignment.

ii. To pay all bills issued by the bank *pro rata*.

iii. For the payment in equal proportion of all debts, claims, and obligations owing by such bank.

iv. The remainder to be divided among the stockholders according to their interests.

SECT. 18. Every such assignee shall receive such reasonable compensation for his expenses and services, in the execution of said trust, as said court may order.

SECT. 19. Every assignee, before acting as such, shall file in court a bond to the county, in such sum and with such sureties as the court or justice may approve, faithfully to execute the duties of his appointment, to comply with the orders of the court, and to render an account of his proceedings therein to the court when required.

SECT. 20. Any person aggrieved by any default or misconduct of such assignee in his trust, may, by leave of the court, institute a suit on said bond, and recover the damages sustained thereby.

SECT. 21. If any officer, agent, or clerk of any bank, or any other person, shall make any false entries in the books thereof, or shall exhibit false papers, or make false statements under oath, with intent to deceive any bank commissioner, he shall be fined not exceeding one thousand dollars, or imprisoned not exceeding five years.

SECT. 22. If any bank, without legal authority, shall fail to pay, on request, its bills in specie, its charter shall be forfeited, and the governor shall direct an immediate examination of its affairs by two or more of the bank commissioners, and such proceedings shall be had as the commissioners judge necessary.

CHAPTER 169.

SECT. 1. The cashier of every bank shall annually make all the returns and perform all the duties by law required of them respectively, in relation to the taxation of the stock of such bank.

SECT. 2. The cashier of every state bank shall, on the first Monday of March, June, September, and December, in each year, make a statement of its condition on said day, specifying in separate columns the capital stock actually paid in ; debts due the bank secured by pledge of its stock ; value of real estate belonging to the bank ; amount of debts due the bank ; amount of debts due from directors, either as principals or sureties, specifying whether on interest or otherwise ; amount of specie in the vault ; amount of bills of other banks on hand ; amount of deposits in the bank ; amount of deposits in other banks for the redemption of its bills ; and the amount of bills of the bank then in circulation.

SECT. 3. Such statement shall be signed by the cashier, who shall make oath before some justice that the same is, in his belief and to the best of his knowledge, a just and true account of the situation of such bank at the time to which it refers, a certificate of which oath shall be made thereon ; and such statement shall be returned to the secretary of state, who shall give a receipt therefor, within ten days after said first Monday of March, June, September, and December.

SECT. 4. If any such bank neglects to make any such return as required in the preceding section, it shall for every offense be fined not exceeding one thousand dollars ; and the certificate of the secretary shall be competent evidence of such neglect.

SECT. 5. The secretary shall cause to be published abstracts of the quarterly returns required to be made by the preceding sections in the *Independent Statesman* and *The People*.

SECT. 6. Every association or partnership formed for the purpose of loaning money or dealing in money, receiving deposits, buying and selling exchange, or transacting such other business as is usually transacted by banks, shall be a bank for the general purposes of this title and for taxation ; and the clerk or

cashier of every such bank shall make the same returns to towns where its stockholders reside as the cashiers of other banks are by law required to make.

SECT. 7. Every person owning any portion of the funds employed in any private bank shall be deemed a stockholder therein ; and the average amount of the capital of such private bank during the preceding year shall be the capital of such bank subject to taxation as stock.

SECT. 8. The stockholders of any private bank shall be liable as partners for all the debts and obligations of such bank.

CHAPTER 170.

SECT. 1. No person shall be eligible for election to any office in any savings bank corporation, who is at the time indebted to said bank for any loan, either as principal or surety ; and no savings bank shall hereafter make any loans to any of its officers, or receive the name of any of its officers as surety for any loan, except with the unanimous consent of the trustees, in writing, filed with the treasurer, but any loan to a trustee made agreeably to this chapter shall not be held to render such trustee ineligible to a re-election as trustee.

SECT. 2. The trustees of the savings banks in the State shall make a thorough examination of the affairs of their respective banks once in every six months, and banks having an average deposit exceeding the full sum of five hundred thousand dollars, every January, April, July, and October ; and a report of such examination, signed by a committee of the trustees, shall be returned to the bank commissioners, and a copy of said report shall be published by the bank in a newspaper in the place where such bank is established ; or if there be no newspaper in such place, then in a newspaper published at the nearest place thereto.

SECT. 3. Proper blanks shall be furnished to the banks by the commissioners for these examinations.

SECT. 4. The duties required to be performed by the trustees of savings banks under the preceding sections, may be performed by a committee appointed from their own board by the trustees for that purpose, and such committee, and any other committee so appointed, together with such clerks as they may find it necessary to employ, shall be entitled to receive proper compensation for services actually performed by them.

SECT. 5. No compensation shall directly or indirectly be

allowed to any of the officers of the savings banks, except the treasurers and their clerks, except as above provided.

SECT. 6. The trustees of all the savings banks in the State shall annually establish the salary of the treasurer and his necessary clerks, which, together with all expenses, shall not exceed four thousand dollars, except when the average amount of deposits exceeds the full sum of one million dollars; then the salary of such treasurer, necessary clerks and expenses shall not exceed one-eighth of one per cent upon the excess of one million dollars in addition to the sum herein before fixed, up to the sum of one million dollars; which compensation so established shall be in full for all the services of the treasurer and his clerks, and other expenses in all cases.

SECT. 7. The treasurers of all savings banks shall give a bond with sufficient sureties for the faithful performance of the duties of their office in the penal sum of twenty-five thousand dollars; and when the deposits in any savings bank shall exceed the sum of one hundred thousand dollars, the penal sum of such bond shall be increased five thousand dollars for each sum of one hundred thousand dollars, or fractional part thereof.

SECT. 8. The bonds of the treasurers of all savings banks shall forthwith be recorded at length on the books of said banks, and on or before the first day of January thereafter the treasurers thereof shall file with the secretary of state an attested copy thereof.

SECT. 9. It shall be the duty of the bank commissioners to examine annually the bonds of the treasurers of all savings banks, to inquire into and certify to the sufficiency thereof, and whenever they shall deem any such bond insufficient, they shall order a new bond to be filed within a reasonable time, to be by them limited.

SECT. 10. Where a savings bank is operated and kept in the same office with a national bank, the treasurer of said savings bank shall procure, upon the semi-annual or quarterly report, a certificate, made under oath by a committee of the directors of the national bank, that they, upon the same day, and at the same time of the examination of the savings bank, required by the preceding sections, did make an examination of the affairs and securities of the national bank, and found them to be correct.

SECT. 11. In case the treasurer of any savings bank shall neglect, for the space of thirty days, to furnish the certificate required by the preceding section, it shall be the duty of the bank commissioners, by a notice in writing duly served, to require such treasurer to appear before them, at a time and place to be specified in said notice, and show cause why such neglect has happened. If no sufficient cause be shown, or if, such cause

being shown, such treasurer shall fail to furnish such certificate within a time to be fixed by the commissioners, it shall be their duty to proceed immediately and remove the savings bank from the office of the national bank, and if such treasurer is also cashier of such national bank, to remove him from his office as treasurer ; all which said commissioners are hereby fully authorized and empowered to do.

SECT. 12. Any officer of any savings bank in this State who shall embezzle, abstract, or willfully misapply any of the moneys, funds, or credits of the bank, or shall make any false entry in any book, report, or statement of the bank, with intent in either case to injure or defraud the bank, or any company, body politic or corporate, or any individual person, or to deceive any officer of the bank, or any committee or examiner appointed to examine the affairs of any such bank, shall be deemed guilty of a misdemeanor, and upon conviction thereof shall be punished by fine not exceeding twenty thousand dollars, or by imprisonment not exceeding ten years.

SECT. 13. Every savings bank shall annually pass to the credit of a guaranty fund a sum equal to ten per cent of its net earnings for the year, until such guaranty fund shall amount to a sum equal to five per cent of its actual deposits.

SECT. 14. Savings banks shall not pay their depositors interest at a greater rate than five per cent annually, but may divide any surplus beyond their guaranty fund that may have accrued, every two years, and shall do so every five years ; and whenever any savings bank shall have a guaranty fund equal to five per cent of its actual deposits, it may divide its net gains annually.

SECT. 15. All taxes paid by the savings banks of the State to the United States shall be proportionately charged by said banks to those depositors upon whose deposits said taxes are paid.

SECT. 16. Savings banks in this State may deposit funds in national banks in good credit and unimpaired capital, the same as any depositor ; but all coin, bills, notes, bonds, securities, and evidences of debt comprising the assets of said savings bank, shall be kept separate and apart from the assets or property of any other bank, banker, corporation, partnership, individual, or firm, and savings bank officers failing to comply with the provisions of this section shall be liable to be removed by the bank commissioners, as provided in section eleven.

SECT. 17. All stocks subject to taxation in this State, standing in the name of any savings bank, but held as collateral security, shall be reported with its owner's name by the treasurer, under oath, to the assessors of the town where its owner

resides, if within this State, otherwise to the town where the corporation is located.

SECT. 18. No savings bank shall hereafter invest any part of its deposits in the stock of any railway or manufacturing corporation.

SECT. 19. One-half of the deposits received in savings banks, and one-half of the investments made by savings banks, shall be invested in notes and mortgages of individuals residing or doing business and having a place of business in this State; in the stock of banking associations located in this State; in the first mortgage bonds of any railroad company incorporated under the authority of this State, which is in possession of and operating its own road, and which has earned and paid regular dividends for two years next preceding such investments, or in the bonds of any such railroad company which is unincumbered by mortgage; in bonds or loans of this State, or of any city, county, or town therein; or in notes of individuals or corporations residing or doing business and having a place of business in this State, with sufficient sureties or collaterals.

SECT. 20. Whenever the assets of any savings bank shall be reduced in value below the total amount of deposits, any judge of the supreme court, in connection with the bank commissioners, shall, on the written petition of a majority of the trustees, reduce the deposit account of each depositor, so as to divide such loss equitably among the depositors; *provided, however*, if the bank shall afterwards realize from the assets a greater amount than that fixed upon by the judge and bank commissioners, the amount so realized shall be equitably divided and credited to the accounts of the depositors which had been thus reduced, but to the extent only of such reduction.

SECT. 21. Whenever it appears to the bank commissioners that the assets of any savings bank are reduced below ninety per cent of the deposits, it shall be the duty of said commissioners, in connection with a judge of the supreme court, of their own motion, to proceed as provided in the preceding section.

SECT. 22. Any savings bank or other institution for savings may, at their discretion, pay to any minor or married woman such sum as has been deposited to his or her credit, as if such minor were of age and such married woman unmarried; and the check, receipt, or acquittance of such minor or married woman shall be a sufficient discharge for the same.

CHAPTER 65.

SECT. 5. Such bank shall have a lien upon the shares and the dividends thereon, of any stockholder residing out of the State, for the payment of said tax, with interest thereon.

CHAPTER 55.

SECT. 11. The selectmen, or either of them, may make personal application to any inhabitant of the town, to any person having the care of personal property taxable therein, and to the officers of any corporation, for an account of the polls and ratable estate for which they are liable to be taxed.

SECT. 13. The cashier, treasurer, agent, or other principal officer of every bank, savings institution, insurance company, or other corporation, on application in person or by writing by any selectman, shall furnish, at the principal place of business of such corporation, an account in writing, on oath if required, of all the ratable estate of such corporation, and a like account of all shares and deposits therein owned by any person resident, or corporation established out of the State, within four days after such application.

SECT. 14. If any officer of such corporation shall not, upon application, give such account of its ratable estate, the corporation may be doomed in the same manner as individuals; and if any taxable property shall be willfully omitted in such account, the corporation may be assessed fourfold therefor, like individuals.

SECT. 15. The cashier or other principal officer of every bank or other corporation, upon such application, shall furnish a like account of all shares or deposits therein owned by any inhabitant of the town of which the person applying is selectman, and the value thereof, whether mortgaged or pledged, or not, within four days after such application is made.

SECT. 16. Any such officer or agent who willfully neglects or refuses to furnish as aforesaid any such account as is required in this chapter, shall forfeit a sum not more than four hundred dollars, for the use of such town.

SECT. 17. Whoever transfers any stock, in any bank, insurance company, or other corporation, for the purpose of avoiding taxation, or to prevent its being taxed to the real owner thereof in the town in which he resides, and whoever, for either of the purposes aforesaid, deposits money in any savings bank, or in-

stitution for savings, in the name of a fictitious person, or any false name, or in the name of a person not resident in the city or town in which he is represented to reside, or under any false residence, shall be fined not more than one thousand dollars, to the use of the town in which, or for the use of which, such stock or money ought to be taxed.

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REPORT
OF THE
INSURANCE COMMISSIONER,

MADE TO
HIS EXCELLENCY THE GOVERNOR,

JUNE SESSION, 1879.

MANCHESTER:
JOHN B. CLARKE, STATE PRINTER.
1879.

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INSURANCE COMMISSIONER'S REPORT.

To His Excellency the Governor :—

In compliance with the provisions of the statute, I herewith present my tenth annual report, embracing the transactions of the year 1878 ; also, showing the standing of the fire-insurance companies of this State, and the fire, fire-marine, and life-insurance companies of other states and countries doing business in this State, as exhibited by their annual statements made up to the end of that year, and filed in this office.

These annual statements comprise seventeen town mutuals, five state mutuals, and one stock fire company organized under the laws of this State ; and sixty-five fire and fire-marine, and twenty-one life and life and accident companies of other states and countries authorized to transact business in this State.

The business of the year has been comparatively exempt from sensational occurrences, affording nothing of startling moment to add interest to this report. The same story of the enormous destruction of property by fire must be repeated without abatement, and it is needless to attempt to offer any apology for the sad exhibit which the statements received compel me to make, especially as regards our own State.

TOWN MUTUALS.

The losses of these companies exceed those of any former year, by nearly one-third, and the running expenses have also increased in about the same ratio, as will be noticed by the summary inserted below.

The amount at risk, as per statements, at the close of the year 1878, was \$2,322,837. The losses of the year aggregated \$7,113.16, to which add the current expenses, \$1,295.10, and the result is the sum of \$8,408.26, which is the cost of carrying the above amount of risks. This supposes the advance premiums paid to go with the assessments, to pay for losses and expenses. It will be noticed, therefore, that the insurance for the year cost thirty-six cents per one hundred dollars. Ten out of the seventeen companies of this class sustained losses during the year. The following summary exhibits the operations of these companies for the last ten years:—

Date.	Amount at risk.	Premiums received.	Assessments made.	Losses.	Expenses.
December 31, 1870.....	\$1,900,770.00	\$490.02	\$847.00	\$835.17	\$484.40
December 31, 1871.....	2,126,612.00	674.23	5,014.46	4,920.29	874.82
December 31, 1872.....	2,136,460.00	560.46	2,216.65	2,116.00	845.28
December 31, 1873.....	2,241,627.00	901.42	4,381.66	3,146.25	855.51
December 31, 1874.....	2,255,247.00	615.22	2,015.09	683.50	944.61
December 31, 1875.....	2,187,436.00	624.76	2,302.44	2,233.00	658.41
December 31, 1876.....	1,952,096.00	615.01	799.69	1,202.20	622.68
December 31, 1877.....	2,300,104.00	723.96	3,251.97	5,316.59	720.57
December 31, 1878.....	2,322,837.00	545.18	4,620.23	7,113.16	1,295.10

For further information see Table I., page 28.

STATE MUTUALS.

The New Hampshire Patrons of Husbandry, located at Hudson, has been added to this list during the year. These companies, five in number, have at risk about ten millions. Three of them have sustained losses amounting to \$14,982.50, while the remaining two escaped loss. Add to this the current expenses of conducting the business, \$4,356.00, and the cost of the insurance appears to have been a little short of twenty cents per one hundred dollars. This is the most favorable exhibit these companies have been able to make for several years, and relieves them to this extent. Three of them depend upon assessments to meet losses and expenses. While these assessments are promptly made and vigorously collected, the insurance may be reliable; but any remissness on this point must result in uncertainty and embarrassment.

THE ASHUELOT AND CHESHIRE COUNTY

Have been highly favored during the year, as to losses, but have failed to improve their condition. Having given my views somewhat at length as to the position of these companies, in my last report, I now only invite attention to their annual statements, herein published. I am, however, informed that the directors of the Ashuelot have decided to make an assessment. I think this is wise, and trust it will prove a complete success.

NEW HAMPSHIRE FIRE INSURANCE COMPANY.

This young and vigorous company has fully maintained its former enviable reputation. It now holds assets exceeding half a million of dollars, and has secured a good standing among first-class companies. I regret that the operations of the company in this State have not contributed their share to the accomplishment of this result. But such is not the fact. The books of the company show that its success is due to business done outside of this State. During the last year, the company received, in premiums from this State, \$41,213.39, and paid losses to the amount of \$39,506.76, or about ninety-six dollars of every one hundred dollars received. These losses included ninety farm risks, which were once thought to be the safest class of risks. With the strictest economy of management, this business cost the company twenty per cent of the premiums received, or \$8,242.67. This sum, diminished by the four per cent saved from the flames (\$1,648.53) and increased by the tax paid the State (\$2,500.00), shows a loss to the company in this State, during the year, of \$9,094.14, to say nothing about interest on the capital invested. In view of this rough experience, the propriety and wisdom exhibited by the last legislature, in refusing to amend the charter of this company, for the purpose of imposing an additional tax, must be apparent. This company has fought its way against prejudice, competition, and stringent times, only by the most vigorous, sagacious, and economical management, until it has become an honor to the State, at home and abroad.

FIRE COMPANIES OF OTHER STATES AND COUNTRIES.

During the year, the "Hudson" and the "Manufacturers'" insurance companies of New Jersey, and the "Lycoming," of Pennsylvania, have withdrawn from the State, but will protect their remaining risks through to their termination. In the same time, the "Transatlantic Fire" and the "Hamburg Magdeburg Fire," of Hamburg, Germany, the "La Caisse Generale," of Paris, and the "Rochester German," of Rochester, N. Y., insurance companies, have been admitted to this State, upon compliance with our laws.

Below may be found a summary of the fire-insurance business transacted in this State in 1878, by companies of other states and countries licensed in this State; also, the business of the preceding year, to facilitate comparisons:—

Total risks written in 1878	\$33,816,838.00
Risks in force December 31, 1878	50,646,552.00
Premiums received in 1878	417,764.92
Amount of losses paid same year	360,848.58
Percentage of losses paid to premiums received, 86.	

Total risks written in 1877	\$39,149,711.00
Risks in force December 31, 1877	56,398,542.00
Gross premiums received in 1877	544,548.76
Amount of losses paid same year	390,011.80
Percentage of losses paid to premiums received, 57.	

It is with a feeling of regret little short of mortification, that I am compelled to make this sad exhibit of the insurance transactions of the year 1878. This result is all the more marked from the fact that the year, especially the last half of it, was rather noted for exemption from heavy losses elsewhere, enabling the companies, in the main, to make a better showing at the end of the year than had been anticipated on account of the great reduction in rates charged. No other State in the Union makes so unfavorable an exhibit except Minnesota. The extraordinary conflagrations among the lumber and flour mills of Minneapolis afford a ready solution for this exception.

It is, perhaps, needless to attempt to account for this unfortunate result. Our cities have certainly been unusually exempt

from fires, except, perhaps, Dover, where a large cotton manufactory was consumed. This, however, was insured by the circle of Manufacturers' Mutuals, which have no agencies in this State, and are not licensed, consequently their losses are not included in the losses published in this report.

There were two large fires at Suncook, on which the insurance companies paid about \$50,000.00. Further than this, there is nothing unusual to note, except the frequent occurrence of fires in larger towns, villages, and the rural districts generally. While the insurance companies have poured out of their accumulations to pay losses, fires have followed in quick succession, without abatement ; and, although I cannot now speak definitely as to the losses of the first three months of the current year, I am confident that they afford no ground for anticipating more favorable results this year.

From the "New York Insurance Chronicle" monthly reports, it appears that the losses by fire in this State in 1878 amounted to \$1,027,700, or nearly \$3,000 per day. It seems incredible that unavoidable accidents should make this startling record. Of course this property was not all insured ; although a large amount of it was insured in the Manufacturers' Mutuals before mentioned, and by special-hazard underwriters, not licensed here, which insure railroads, mountain hotels, and boarding-houses, seaside resorts, and extra hazardous business enterprises, the actual results of which are not reported to this office.

The contemplation of this enormous destruction of property is not really palliated by the fact that the insurance companies have paid promptly and liberally. It is an actual loss of so much taxable property ; nor will but a small fraction of its equivalent appear in the inventories of this year. It is not only lost, but we have paid for it in premiums for insuring our own property that remains ; or should have done so if we had paid our share as a State on the total general results of the year's business. But as a matter of fact we have not done so. While some companies have secured satisfactory results, a fair estimate upon the aggregate results of all the business done by the companies licensed in this State, shows that these companies as a

whole actually lost by the business in this State \$108,618.87. This estimate is based upon the collated statistics of the actual transactions of all insurance companies for the last twenty years. In view of this fact, is it any wonder that some of the strongest companies threaten to withdraw from our State? Let no one flip-pantly and thoughtlessly reply, "Let them go." There is scarcely a business enterprise or branch of trade in our State that could maintain credit enough to do business without them; and surely no prudent man with a family to shelter, fails to avail himself of their protection. We need them, therefore, vastly more than they need us.

I am unwilling to admit that the moral hazard is greater, or that agents are more reckless, in this State than elsewhere; but, with somewhat extensive observation, I can not resist the conviction that a large percentage of the property burned is willingly exchanged for the insurance covering it. Scarcely a fire of any magnitude occurs without developing cases of over-insurance either on the buildings or contents. Insuring property above its value invites carelessness; and in case of weak moral fiber coupled with financial embarrassment, family pride, or inordinate greed for gain, the temptation is often irresistible.

It will be asked, Who is responsible for over-insurance? This question is easier asked than answered, like many others. Ordinarily no one knows the value of the property so well as the owner who applies for the insurance. To apply for, or accept, more insurance than property is worth, affords ample ground for suspicion of fraudulent intent. When such a person waits upon an agent who is hungry, from stress of the times, for commissions, the work of consummating a fraud is accomplished with great facility; and it would be difficult to decide which party of the two is the greater criminal. Very likely, innocent people suffer while they gloat over their ill-gotten gains. The agent should not be presumed to be an expert in the appraisal of all classes of property. He may therefore sometimes be deceived, and be the less guilty of the two. The companies are victimized, or rather the community which furnishes the means to the companies, in the shape of premiums, to pay the loss. The companies find it cheaper to pay, and assess the amount on

the community by increasing their rates, than to contend in our courts, while it is so difficult to procure convictions. They combine to offer rewards for the detection of frauds. Several such offers are now outstanding in this State. The companies do this in the interest of protection to property, and it is for the personal interest of every good citizen to co-operate with them. But every juryman is supposed to be insured, and many lose their judgment through sentimental sympathy or inconsiderate prejudice. Evidence that would be strong enough to hang a man for murder, would not be sufficient to convict him of firing his property. A case in point occurred recently in this city of Concord. This case, however, was strangled before the evidence was allowed to reach the jury. This is certainly a very short-sighted and ruinous policy. If it is desirable to protect the property of the State, it is the duty of every good citizen to ferret out frauds and bring criminals to justice. It is for the personal interest of every citizen who has anything to insure. People are slow to comprehend that all the losses, whether fraudulent or otherwise, are assessed upon the community, and the rates or premiums we pay are graduated by the amount of losses that occur. Every fraud finds its way into the premiums we pay. Insurance companies do not claim to be benevolent institutions. They do business for legitimate profits. They combine capital to guarantee indemnity against individual loss. They do not put up capital to pay losses except where, from unforeseen calamity, the premiums are insufficient. The losses, taxes, and expenses of conducting the business and interest upon the capital, are all assessed upon the community. If the rates charged in any year prove insufficient to meet these items, they are expected to raise them the next year to make up the deficiency. They are simply middle men. We really do all the paying instead of the companies. When property is destroyed, therefore, the loss falls upon the community. General agency companies can not know all their agents personally, of course; but when companies, having been directly informed that they have been defrauded (as some certainly have been from this State), continue to employ the same agents, they certainly deserve the palm for pure recklessness. It is frequently asserted that the average

agent will write or grant all the insurance the applicant is willing to pay for, without regard to the real value of the property ; nor do I regard this as an extravagant assertion. I should like to be convinced otherwise. Companies may as well understand this to be the case and govern themselves accordingly. I notice that the companies have revised their lists of agents for the late renewal of licenses, which indicates their dissatisfaction, and it is hoped the result will prove beneficial.

The idea of fraud out of the question, there is no doubt but what full and reliable insurance is a most fruitful source of carelessness and indifference, and stands in place of thousands of inexpensive precautions that would otherwise be studiously provided and enforced. Every incompetent mason who shammy constructs thin chimneys, providing no opening at the bottom to clear out the constant accumulations, and every stupid carpenter who surrounds and hides these shams with kindlings, is a dangerous foe to the public. Thousands of precautions are neglected. Incompetence and inattention in these matters load us with burdens.

If an edict could be sent forth prohibiting any further insurance for the space of ten years, we should witness the utmost vigilance on every hand, and the destruction of property by fire would doubtless be diminished more than one half within three months. Shall it be said, then, that a most beneficent and indispensable institution has become a calamity to society instead of a blessing ?

This subject is receiving increasing attention very generally. Quite a number of State legislatures have been wrestling with it the past winter. Some of them have doubtless made matters worse instead of better. The doctrine that the company should pay the face of the policy without regard to the value of the property insured, has found many advocates. If it was desirable to increase the destruction of property by fire, to lay waste the homes and property of the innocent, that the guilty might profit by their cunningly devised frauds, I know of no more promising scheme to promote this result. Under this arrangement, a person desirous of disposing of his property on account of embarrassment, depression, or for any other cause, would only have to

wait upon some easy-going, unscrupulous agent to secure a most advantageous sale at short notice, the twain dividing the profits. Could any more crafty scheme be contrived to defraud insurance companies, and through them the public, who do all the paying? This would be simply offering a premium on fraud and would open the way for the sale of all undesirable property to insurance companies, and could not otherwise than demoralize the entire business.

The *limited* policy has many advocates. Some companies now refuse to insure more than three-fourths of the value of the property, and insert prominently in the policy that they will pay no more in case of loss. They may and do lose customers by inserting this condition; but it can hardly be otherwise than a wholesome precaution. This precaution, however, is liable to be baffled by deception.

A limited policy with penalties provided for the punishment of agents and owners of property who overstep the prescribed limit, has also been under discussion. In case of an action under this plan, the courts would have to be the appraisers of the property after it is consumed, and of course must depend largely upon parole testimony. Objections may be urged against all plans yet suggested. I have heretofore favored some form of limited policy, and see no reason to change my position. I think the insured should always carry enough of the risk himself to secure the exercise of every reasonable precaution against loss.

Two years ago I suggested the propriety of making it the duty of selectmen to visit the locality of every fire immediately after its occurrence, to make inquiry as to the cause, character of the property, value, amount of insurance, and any other items likely to throw light upon the subject, and report results to this office. This would call attention to the matter, awaken discussion, and be the means of collecting statistics that might afford a basis for some further action. It could hardly fail to put both insurers and insured more on their guard. People do not like to have their negligence or want of care exposed. Massachusetts and Kansas have had similar provisions in operation the past year, and, as I learn, with promising results.

It has been anything but a pleasant task for me to pen the foregoing, but I have deemed it my duty to present such facts as would tend to arouse public attention to the contemplation of the real situation. The data before me afforded no material for a soothing report. If what I have said shall serve in any way to check the wanton destruction of property by fire in our State, it will have fulfilled its purpose.

It gives me great pleasure to be able to say, that, although the past year has been noted for failures and the retirement of insurance companies, no failure has occurred in my list. This is the fourth year I have been able to say that there has not been the loss of a dollar through any fire-insurance company that I have licensed, on account of lack of ability to pay. The complete indemnity afforded, certainly has merited more remunerative returns than the companies have generally realized from this State.

LIFE INSURANCE.

The Charter Oak Life Insurance Company, of Hartford, Conn., has been re-licensed in this State and resumed business. Attention is invited to the following certificate from the Connecticut department:—

HARTFORD, March 25, 1879.

I, John W. Stedman, Insurance Commissioner of the State of Connecticut, do hereby certify that The Charter Oak Life Insurance Company, located at Hartford, is duly organized under the laws of the State of Connecticut, and has fully complied with the laws relating to life-insurance companies, and is authorized to issue policies and transact business as a life-insurance company.

And I further certify, that all legal injunctions heretofore resting upon the Company have been removed, and that the Company is now free to act in all respects as a solvent company.

In witness whereof, I have hereunto set my name and affixed my official seal, at the city of Hartford, the day and year first above written.

JOHN W. STEDMAN,
Insurance Commissioner.

The following summary exhibits the transactions of the life-insurance companies of other States licensed in this State during 1878, also of the preceding year:—

Number of policies issued in this State in 1878	805	
Amount insured by same		\$1,320,443.00
Number of policies in force Dec. 31, 1878	6,483	
Amount insured by same		10,111,582.00
Gross premiums received in 1878		260,383.77
Death losses and other claims paid		219,484.28
Number of policies issued in this State in 1877	842	
Amount insured by same		\$1,311,825.00
Number of policies in force Dec. 31, 1877	6,668	
Amount insured by same		10,508,055.00
Gross premiums received in 1877		312,823.87
Losses by deaths and other claims paid		209,938.93

It will be noticed, that, while the number of policies issued during the year was less, the amount of insurance procured was slightly increased. The falling off in premium receipts is accounted for by the fact that a large number of policies taken out ten or fifteen years since have either matured or become full paid. Many policy-holders, too, have surrendered their policies, and either taken what cash they were entitled to or new paid-up policies instead of those surrendered. The same course of business seems to have obtained elsewhere. But the impression now prevails very generally, that the tide has turned. No failures have occurred to alarm the public or create distrust during the year.

Can as much be said of any other business, or class of institutions, in the whole country? Probably not.

The mushroom companies, with their delusive pretences, that sprung up during the inflation period, conducted by incompetent persons and knaves, and made the game and sport of Shylocks, all under the name of life-insurance, have been sloughed off. All these barnacles attached to the institution of life-insurance ever claimed, did not amount to four per cent of the actual funds of the institution. Failure to this extent in any other business would scarcely have been perceptible; but, unfortunately, some were losers, and it served to raise a great hue and cry against a most beneficent institution. The life-insurance companies of to-day were never stronger than now. "The New York Spectator's" chart, just published, shows that they hold assets amounting to \$415,319,415, with computed liabilities

(mostly at four and one-half per cent) of \$350,134,811. This leaves a surplus, to provide for shrinkage and unforeseen contingencies, of \$65,184,604. From the same chart, it appears that the companies paid to policy-holders, during last year, the sum of \$62,666,674, or within about \$4,000,000 of the whole amount received. These millions were quietly distributed in every community in our broad land ; relieving want, anxiety, and embarrassment in thousands of families deprived of their natural protectors, where otherwise homeless and scattered families must have ensued. During the late years marked by business depression and failures in every pursuit of life, numerous instances have occurred in which men supposed to possess ample fortunes have been stricken down, where, but for the life-insurance prudently secured, their families would have been left in utter destitution. Such instances cannot fail to arrest the attention of thoughtful business men, and give the institution of life-insurance a prominence heretofore unknown.

CO-OPERATIVE INSURANCE.

The season of depression that has prevailed has given rise to numerous cheap, delusive schemes, or substitutes for life-insurance, under the names of "co-operative insurance companies," "mutual benefit," and "mutual relief associations." Freemasons, Odd Fellows, and other craftsmen have heretofore been in the habit of contributing small sums of money through their associations on the death of a comrade. This is kindly, and deserves commendation as a means of present relief, but cannot be relied upon to provide a home. Relief and co-operative associations, outside of these organizations, have met with but limited success. Many of them have collapsed during the past year. They are usually gotten up by schemers to secure positions for themselves, that they may eke out a living at the expense of others ; consequently they die young and leave few mourners, and less to mourn about. We have one among us. It scattered its leaflets, deceptively headed with "\$2,000.00," in large characters, some three years ago. But when called upon to pay a death claim, these figures dwindled fearfully. I hear

it asserted, that, in a membership of over five hundred, they do not average one death per year. At this rate it will take the class or membership over five hundred years to die ; consequently some of them must live to the antediluvian age of over five hundred years.

It would be interesting to know just how much has been paid into this concern in the shape of "initiation fees," "annual dues," and "death assessments;" but of this the public are not apprised. It is perfectly safe, however, to guess, that the two death claims paid cost somebody more than the same amount of insurance ever before paid in this city cost. But perhaps I am giving this association undue prominence. I should not have alluded to it at all, had not the secretary endeavored to construe some former remarks of mine upon "term life-insurance" into support and advocacy of his misleading scheme. The remarks alluded to assumed strict adherence to tested "mortality tables," interest accumulations, and all the science connected with legitimate life-insurance. They contemplated advance, annual payments, to be increased with the increasing age of the insured as per established mortality rates, instead of the ordinary "level premium." The secretary must have been either absolutely ignorant of every principle of the science of life-insurance, or fraudulently endeavoring to bolster up his "pass-around-the-hat" scheme by misconstruing my remarks.

As I have before remarked, there is no method known in business whereby the annual appropriation of a small sum of money will so amply protect families and dependents against separation, embarrassment, and destitution, in case of death, as that afforded by a policy in a well-established and honorable life-insurance company. Such a policy will prove an unfailing solace in sickness or health, prosperity or adversity ; and should never be exchanged or surrendered except under absolute necessity.

Persons who are so situated as to need life-insurance for the protection of their families in case of sudden or unexpected exit, cannot do a wiser thing than to make every possible exertion to support a policy for such an amount as their income will justify them in carrying. True, wages are much reduced, and the times are favorable for inducing persons to forego genuine

life-insurance, and accept, as a substitute, the delusive, baseless promises of ephemeral corporative or relief associations. The chances are ten to one, that such make-shift reliances will sadly disappoint the families of those who trust them, when it is too late to make amends for the unwise procedure.

The annual one per cent tax assessed on premiums received in this State in 1878, amounts to \$6,822.42, nearly all of which has been already paid into the State treasury.

I am under renewed obligations to brother commissioners, insurance companies, agents, journalists, and others with whom I have had business relations in the discharge of my duties, for the uniform courtesy received.

All of which is respectfully submitted.

OLIVER PILLSBURY,
Insurance Commissioner.

FIRE INSURANCE COMPANIES.

NEW HAMPSHIRE FIRE INSURANCE COMPANY, — MANCHESTER.

Organized and incorporated 1869. Commenced business April, 1870.

E. A. STRAW, *President*. JAMES A. WESTON, *Vice-President*. JOHN C. FRENCH, *Secretary*.

Principal office, Manchester, N. H.

CAPITAL.

Whole amount of capital actually paid up in cash.....\$250,000.00

ASSETS.

Account of stocks and bonds owned by the company:—

	Total Par Value.	Total Market Value.
United States government bonds.....	\$125,000.00	\$132,843.75
Manchester, N. H., city bonds, 6s.....	51,700.00	54,804.00
St. Louis, Mo., city bonds, 6s.....	17,000.00	17,510.00
Chicago, Ill., city bonds, 7s.....	10,000.00	10,700.00
Cleveland, Ohio, city bonds, 7s.....	10,000.00	10,200.00
Zanesville, Ohio, city bonds, 8s.....	10,000.00	10,500.00
Marietta, Ohio, city bonds, 8s.....	10,000.00	10,500.00
Concord, N. H., city bonds, 6s.....	2,000.00	2,100.00
Michigan Air Line Railroad bonds, 8s.....	10,000.00	10,500.00
Maine Central Railroad bonds, 6s.....	10,000.00	9,075.00
Cheshire Railroad bonds, 6s.....	13,000.00	13,000.00
Chicago, Burlington & Quincy Railroad bonds, 7s.....	14,000.00	15,400.00
Burlington & Mo. River Railroad bonds, Neb., 7s.....	10,000.00	11,000.00
Jackson, Lansing & Saginaw Railroad bonds, 8s.....	10,000.00	9,905.75
Marion County court-house bonds, 8s.....	25,000.00	26,500.00
State of New Hampshire bonds, 6s.....	11,000.00	12,100.00
Hillsborough County, N. H., bonds, 6s.....	5,000.00	5,100.00
Suncook Valley Railroad stock.....	4,000.00	4,000.00
City National Bank, Manchester, stock.....	10,000.00	9,000.00

Par and market value carried out at *market* value.... \$357,700.00 \$374,738.50 \$374,738.50

Account of collateral loans: —

	Total Par Value.	Total Market Value.	Amount loaned thereon.
40 shares Manchester & Lawrence Railroad stock.....	\$4,000.00	\$6,000.00	\$4,000.00
10 shares Amoskeag National Bank stock.....	1,000.00	1,250.00	1,000.00
T. P. Pierce's note, secured by three notes of J. S. Remmington, \$2,000 each, which are secured by mortgage, recorded in Hillsborough County. Property on Union street, Man- chester, N. H.....		8,000.00	6,000.00
17,000 Boston, Concord & Montreal Rail- road bonds.....	17,000.00	17,000.00	15,000.00
N. E. Loan Company bonds, stock capi- tal of \$100,000, treasurer's office in Manchester, N. H., stock worth \$11,075.....	10,000.00	12,000.00	10,000.00
Total par and market value, and amount loaned thereon car- ried out.....			\$36,000.00 \$36,000.00
All other loans secured by mortgages as per schedule on file.....			\$61,053.86
Cash in the company's principal office.....			7,058.65
Cash deposited in the Amoskeag National Bank.....			15,285.65
Interest due and accrued on collateral loans.....			3,100.00
Gross premiums in due course of collection, less 20 per cent.....			10,380.24
The gross amount of all the assets of the company.....			\$507,616.90

LIABILITIES.

Gross claims for losses against the company, adjusted and unpaid..	\$15,500.00	
Gross losses in process of adjustment, or in suspense and supposed losses.....	6,709.81	
Losses resisted, including costs, and other expenses thereon.....	2,000.00	
Net amount of unpaid losses, carried out.....		\$24,209.81
Gross premiums on all unexpired fire risks running one year or less, \$132,425.06; unearned premiums thereon at fifty per cent.....	\$66,212.53	
Gross premiums on all unexpired fire risks, running more than one year, \$77,064.74; unearned premiums thereon, <i>pro rata</i>	39,515.17	
Amount of unearned premiums as computed above, carried out.....		\$105,727.70
Liabilities, except capital stock, and net surplus.....		\$129,937.51
Joint-stock capital actually paid up in cash.....		250,000.00
Surplus beyond capital, as regards policy-holders.....		127,679.39
Liabilities, including paid-up capital stock, reserve, and net surplus....		\$507,616.90

INCOME DURING THE YEAR.

Gross premiums received in cash, without any deduction.....	\$188,918.25
Deduct re-insurance, and return premiums.....	17,426.19
Net cash received for premiums carried out.....	\$171,492.06
Received for interest on bonds and mortgages and other loans.....	\$28,914.86
Income received on commissions from agency.....	300.00
Amount of income received during the year in cash.....	\$200,706.92

EXPENDITURES DURING THE YEAR.

Amount paid for losses (including \$20,627 losses occurring in previous years) ..	\$101,296.88
Cash dividends paid to stockholders.....	20,000.00
Paid for commissions or brokerage.....	31,040.14
Paid for salaries of officers, clerks, agents, and other employes.....	6,711.45
Paid for state and local taxes, and license fees in this and other states.....	6,059.65
All other expenditures, including printing, advertising, and supplies.....	8,201.66

Amount of expenditures during the year, in cash..... \$173,309.28

MISCELLANEOUS.

Risks in force on the 31st of December of the preceding year.....	\$18,237,758.00
Risks written or renewed during the year.....	17,141,815.00
Total	\$35,379,573.00
Deduct those expired and marked off as terminated.....	16,786,776.00
Risks in force at the end of the year 1878.....	\$18,592,797.00
Risks in force having not more than one year to run from date of policy....	12,347,108.00
Risks having more than one, and not more than three years to run from date of policy.....	1,657,342.00
Risks having more than three years to run from date of policy.....	4,588,347.00
Net amount in force December 31, 1878.....	\$18,592,797.00

GENERAL INTERROGATORIES.

Total amount of premiums received from the organization of the company...	\$1,083,155.23
Total amount of cash dividends declared.....	124,000.00
Total amount of the company's stock owned by the directors at par value...	95,000.00
Total amount of losses paid from organization to date.....	515,517.90

BUSINESS IN NEW HAMPSHIRE.

Whole amount of risks outstanding in this state at this date.....	\$4,631,056.00
Whole amount of losses paid in this state during the year 1878.....	39,506.76
Gross amount of cash premiums received in this state during the same year.	41,213.39

MUTUAL FIRE INSURANCE COMPANIES.

ASHUELOT MUTUAL FIRE INSURANCE COMPANY,—KEENE, N. H.

Amount of premium notes held on policies now in force.....	\$23,645.51
Amount of property at risk December 31, 1878.....	1,250,713.00
Amount of losses reported during the year 1878.....	2,937.65
Amount of losses reported during the preceding year.....	4,035.00
Salary of the secretary of the company.....	250.00
Last assessment made January 23, 1866.....	9,000.00
Amount collected on last assessment made	7,883.72
Number of policies issued during past year.....	202
Amount of cash premiums received on the same	2,269.10
Number of policies expired during past year.....	277
Whole number of policies in force December 31, 1878.....	1,077
Largest sum insured in a single risk.....	3,000.00
Rates charged for insurance, half of one per cent per annum for best, higher according to risk.	
Present board of officers elected January 25, 1878.	

BUSINESS OF THE YEAR.—RECEIPTS.

Amount of cash and available assets on hand December 31, 1878.....	\$1,295.38
Amount of cash premiums received during the year.....	2,269.10
Amount of borrowed money received.....	1,000.00
Cash received from all other sources.....	2.33
Amount.....	\$4,566.81

DISBURSEMENTS.

Amount paid for losses during the year 1878.....	\$1,881.65
Amount paid for adjusting losses and expenses	20.22
Amount paid agents for collecting cash premiums.....	226.89
Amount paid for return premiums.....	28.20
Amount paid for officers' salaries, fees, and expenses.....	250.00
Amount paid commissioner.....	5.00
Amount paid for printing, stationery, postage, and express.....	76.71
Amount paid for borrowed money and interest.....	294.30
Amount paid for all other items.....	14.06
Add assets on hand at the end of year 1878.....	1,769.78
Amount.....	\$4,566.18

SUMMARY OF ASSETS TO BEGIN YEAR, JANUARY 1, 1879.

Cash on hand, and on deposit in banks.....	\$422.79
Cash value of notes and other securities.....	100.00
Amount of cash in hands of agents, reported.....	1,346.99
Cash value of all other assets and property	40.00
Amount.....	<u>\$1,909.78</u>

LIABILITIES DUE AT BEGINNING OF YEAR, JANUARY 1, 1879.

Due on losses reported but not adjusted (estimated).....	\$2,000.00
Due for borrowed money and interest.....	5,000.00
Due officers for services and expenses.....	250.00
Due for printing and advertising	42.57
Due policy-holders for unearned cash premiums received, being 50 per cent of same received on policies now in force.....	<u>5,787.17</u>
Amount.....	\$13,079.74
Balance against the company.....	\$11,169.96

CHESHIRE COUNTY MUTUAL FIRE INSURANCE COMPANY, — KEENE, N. H.

Amount of premium notes held on policies now in force.....	\$91,937.50
Amount of property at risk December 31, 1878.....	4,928,830.00
Amount of losses reported during the year.....	6,676.35
Amount of losses reported during the preceding year.....	14,134.61
Salary of the secretary of the company.....	300.00
Last assessment made September, 1867.....	6,440.00
Amount collected on last assessment made.....	5,809.21
Number of policies issued during past year.....	750
Amount of cash premiums received on the same.....	8,611.42
Number of policies expired during past year.....	885
Whole number of policies in force December 31, 1878.....	3,680
Largest sum insured in a single risk.....	5,000.00
Rates charged for insurance from half of 1 per cent to 5 per cent.	
Present board of officers elected January 1, 1879.	

BUSINESS OF THE YEAR. — RECEIPTS.

Amount of cash premiums received during the year 1878.....	\$8,611.42
Amount of borrowed money received.....	411.61
Amount.....	<u>\$9,023.03</u>

DISBURSEMENTS.

Amount paid for losses during the year 1878.....	\$6,676.35
Amount paid agents for commissions.....	861.12
Amount paid for return premiums.....	87.74
Amount paid for officers' salaries.....	400.00
Amount paid for interest.....	11.26
Amount paid for all other expenses of company.....	212.56
Cash due treasurer December 31, 1877.....	774.00
Amount.....	<u>\$9,023.03</u>

SUMMARY OF ASSETS TO BEGIN YEAR, JANUARY 1, 1879.

Cash value of notes and other securities owned by company.....	\$138.06
Amount of cash in hands of agents, reported.....	4,045.50
Cash value of all other assets and property.....	200.00
Amount.....	<u>\$4,383.56</u>

LIABILITIES DUE AT BEGINNING OF YEAR, JANUARY 1, 1879.

Due on losses adjusted but not paid.....	\$973.13
Due treasurer.....	411.61
Due for all other claims.....	900.61
Due policy-holders for unearned cash premiums received, being 50 per cent of same received on policies now in force.....	21,581.96
Amount.....	<u>\$23,867.31</u>
Balance against the company.....	\$19,483.75

MERRIMACK COUNTY MUTUAL FIRE INSURANCE COMPANY, — WEBSTER, N. H.

Amount of premium notes held on policies now in force.....	\$6,063.74
Amount of property at risk December 31, 1878.....	112,125.00
Number of policies issued during past year.....	14
Amount of cash premiums received on the same.....	28.84
Number of policies expired during past year.....	2
Whole number of policies in force December 31, 1878.....	104
Largest sum insured in a single risk.....	2,000.00
Rates charged for insurance, from 5 to 6½ per cent on the amount insured.	
Present board of officers elected October 7, 1878.	

BUSINESS OF THE YEAR. — RECEIPTS.

Amount of cash on hand December 31, 1877.....	\$62.52
Amount of cash premiums received during the year 1878.....	28.84
Cash received from all other sources.....	7.00
Amount.....	<u>\$98.36</u>

DISBURSEMENTS.

Amount paid for return premiums.....	\$8.98
Amount paid for officers' salaries, fees, and expenses.....	38.00
Amount paid commissioner.....	5.00
Amount paid for printing, stationery, and postage.....	1.00
Amount paid for office rent, fuel, and express bills... ..	3.00
Add cash on hand at the end of the year 1878.....	42.38
Amount.....	<u>\$98.36</u>

SUMMARY OF ASSETS TO BEGIN YEAR, JANUARY 1, 1879.

Cash on hand, and on deposit in savings and other banks.....	\$42.38
Amount.....	<u>\$42.38</u>

LIABILITIES DUE AT BEGINNING OF YEAR, JANUARY 1, 1879.

Due officers for services and expenses.....	\$12.00
Amount.....	<u>\$12.00</u>
Balance for the company.....	\$30.38

NEW HAMPSHIRE PATRONS' MUTUAL FIRE INSURANCE COMPANY,—NEW
HAMPSHIRE SECRETARY'S OFFICE, HUDSON, N. H.

Company commenced business February 4, 1878.

Amount of premium notes held on policies now in force.....	\$2,019.19
Amount of property at risk December 31, 1878.....	100,959.66
Number of policies issued during past year.....	79
Amount of cash premiums received on the same	943.65
Number of policies expired during past year	1
Whole number of policies in force December 31, 1878.....	78
Largest sum insured in a single risk.....	\$2,500.00
Rates charged for insurance, 1 per cent for five years. Notes, 2 per cent.	
Present board of officers elected January 15, 1878.	

BUSINESS OF THE YEAR. — RECEIPTS.

Amount of cash premiums received during the year 1878	\$943.65
Amount.....	\$943.65

DISBURSEMENTS.

Amount paid agents for collecting cash premiums, and for applications.....	\$68.25
Amount paid for officers' salaries, fees, and expenses.....	58.99
Amount paid for printing, stationery, and postage.....	77.58
Amount paid for office rent, fuel, and express bills.....	.65
Amount paid for all other items.....	6.75
Add cash on hand at the end of the year 1878.....	741.43
Amount.....	\$943.65

SUMMARY OF ASSETS TO BEGIN YEAR, JANUARY 1, 1879.

Cash on hand, and on deposit in savings and other banks.....	\$731.43
Amount of cash in hands of agents, reported.....	66.95
Amount.....	\$798.38

LIABILITIES DUE AT BEGINNING OF YEAR, JANUARY 1, 1879.

Due officers for services and expenses, estimated.....	\$125.00
Amount.....	\$125.00
Balance for the company.....	\$673.38

ROCKINGHAM FARMERS' MUTUAL FIRE INSURANCE COMPANY, — EXETER.

Amount of premium notes held on policies now in force.....	\$196,621.77
Amount of property at risk December 31, 1878.....	3,501,847.00
Amount of losses reported during the year.....	5,368.50
Amount of losses reported during the preceding year.....	8,781.90
Salary of William Conner, president of the company.....	5.00
Salary of the secretary of the company.....	500.00
Last assessment made October 1, 1877.....	17,192.89
Amount collected on last assessment made.....	16,012.66
Number of policies issued during the past year.....	458
Amount of cash premiums received on the same.....	879.65
Whole number of policies in force December 31, 1878.....	3,130
Largest sum insured in a single risk.....	2,500.00
Rates charged for insurance.....	5, 5½, and 6 per cent
Present board of officers elected February 4, 1878.	

BUSINESS OF THE YEAR. — RECEIPTS.

Amount of cash on hand December 31, 1877.....	\$27.97
Amount of cash premiums received during the year 1878.....	1,054.06
Amount of cash received on assessments.....	5,894.62
Amount of borrowed money received.....	5,700.00
Cash received on notes surrendered.....	20.05
Amount	<u>\$12,696.70</u>

DISBURSEMENTS.

Amount paid for losses during the year just closed December 31, 1878.....	\$8,136.25
Amount paid for adjusting losses.....	52.50
Amount paid for collecting assessments.....	445.09
Amount paid agents for collecting cash premiums.....	185.50
Amount paid for officers' salaries, fees, and expenses.....	641.80
Amount paid commissioner, auditors, and attorneys' fees.....	9.70
Amount paid for printing, stationery, and postage.....	91.39
Amount paid for borrowed money and interest.....	2,934.45
Amount paid for office rent, fuel, and express bills.....	66.45
Add cash on hand at the end of the year just closed.....	133.57
Amount	<u>\$12,696.70</u>

SUMMARY OF ASSETS TO BEGIN YEAR, JANUARY 1, 1879.

Cash on hand, and on deposit in savings and other banks.....	\$133.57
Amount due on assessments believed to be collectible.....	803.49
Amount of cash in hands of agents, reported.....	159.35
Amount	<u>\$1,096.41</u>

LIABILITIES DUE AT BEGINNING OF YEAR, JANUARY 1, 1879.

Due for borrowed money and interest.....	\$10,142.72
Amount.....	<u>\$10,142.72</u>
Balance against the company.....	9,046.31

FIRE INSURANCE.

The following tables have been compiled from annual statements of fire-insurance companies, made up to December 31, 1878, and filed with the insurance commissioner :—

TABLE I.

Shows the transactions of the town mutual fire-insurance companies of this State in the year 1878, with their financial standing at the end of that year.

TABLE II.

Includes the fire and fire-marine insurance companies of other states and countries, licensed in this State, and gives their paid-up capital, total assets, liabilities, surplus, income, expenditures, and total amount at risk.

TABLE III.

Exhibits the assets of the fire and fire-marine companies of other states, licensed to do business in this State, itemized as follows : Value of real estate ; mortgages ; United-States bonds ; state and county bonds and other securities ; collateral loans ; cash in office ; cash deposited in banks ; premiums in course of collection ; and other miscellaneous assets.

TABLE IV.

Comprises a summary of the business transactions of the fire and fire-marine companies of other states and countries, in the State of New Hampshire, during the year 1878, showing amount of risks written, premiums received, losses paid, and total amount at risk in the State.

TABLE I.

Abstracts of Statements of Town Mutual Fire Insurance Companies, made to the Commissioner for the year 1878.

Name of Town and Secretary of Company.	No. of Policies.	Amount of Property at risk.	Amount of Premium Notes held.	Losses in 1878.	Last Assessment; when made.	Amount of Assessment.	Collected on same.	Standing December 31, 1877, plus or minus.	Premiums received in 1878.	Received on Assessments and from other sources.	Total Funds in hand during 1878.	Losses paid in 1878.	All other items paid in 1878.	Collectible on Assessments and other sources.	Cash on hand December 31, 1878.	Total Assets December 31, 1878.	Due on Losses, and for other claims.	Balance, — plus or minus.
BARNSTEAD. N. S. Nutter.....	178	154,135	8,379.67	\$ 885.00	1878	\$ 918.60	899.00	\$ 29.74	48.48	\$ 899.00	\$ 977.22	\$ 885.00	\$ 90.17	\$ 19.60	\$ 2.05	\$ 21.65	.....	\$ 21.65
BEDFORD. James T. Kendall..	85	109,850	12,918.50	1,065.92	1878	857.22	857.22	327.94	16.48	868.65	1,213.07	1,065.92	28.75	.....	118.40	118.40	.....	118.40
BOW. Harrison Colby....	75	52,647	2,626.85	.....	1875	.....	26.61	9.32	3.17	.....	12.49	.....	5.00	7.49	7.49	7.49	.....	7.49
CANTERBURY. Luther Sargent.....	125	122,115	6,119.65	.....	1877	300.00	298.38	36.59	12.46	26.49	73.54	30.00	31.50	.....	12.04	12.04	.....	12.04
CANDIA. J. L. Fitts.....	196	124,354	7,952.49	1,582.00	1878	256.57	226.49	1,564.06	16.61	321.23	337.84	82.00	255.84	30.08	.....	30.08	\$ 1,594.74	1,564.66
DUNBARTON. N. T. Safford.....	90	81,365	3,717.75	.....	1877	791.96	777.06	13.98	13.23	4.77	31.98	.....	18.00	25.90	13.98	39.88	.....	39.88
HOLLIS. E. T. Wheeler.....	207	216,202	13,174.95	6.74	1875	98.05	96.85	36.26	15.21	16.82	53.08	6.74	7.07	.....	39.27	39.27	.....	39.27
LYNDEBOROUGH. J. H. Goodrich....	128	107,582	6,454.92	.....	1871	550.00	550.00	101.28	21.06	.....	122.34	.....	11.66	.....	110.68	110.68	.....	110.68
MILFORD. D. S. Burnham.....	134	156,455	15,113.40	873.50	.....	.....	.....	1,329.54	50.47	44.97	1,424.98	837.50	15.11	.....	572.37	572.37	.....	572.37

[illegible]

TABLE 11.

Compiled from the Annual Statements of Fire and Fire-Marine Insurance Companies of other States and Counties doing business in New Hampshire during the year 1878, showing paid-up capital, assets, liabilities, income, expenditures, and whole amount at risk, December 31, 1878.

NAME AND LOCATION.	Paid-up Capital.	Total Assets.	Liabilities, including capital and re-insurance.	Surplus.	Income.	Expenditures.	Total Amount at risk.
Aetna, Hartford, Conn.	\$3,000,000	\$6,914,147.79	\$1,868,688.85	\$2,045,458.94	\$843,378.24	\$611,880.65	\$277,462.380
American Central, St. Louis, Mo.	300,000	802,114.03	263,812.46	238,301.57	378,559.61	364,970.53	27,482,112
Atlantic Marine, Provincetown, Mass.	89,104	252,735.35	58,675.88	105,015.65	60,634.89	60,411.89	461,289
British America, Canada.	500,000	1,175,949.00	491,122.74	184,826.26	742,690.63	675,026.39	65,874,965
Commercial Union, London.	1,250,000	1,494,046.05	581,393.13	.....	940,942.60	676,774.29	100,862,450
Commonwealth, Boston, Mass.	500,000	654,791.51	141,544.39	13,247.12	249,453.59	205,535.69	22,809,382
Connecticut Fire, Hartford, Conn.	1,000,000	1,441,165.41	200,221.76	180,943.65	418,340.45	360,644.86	37,042,514
Continental, New York, N. Y.	1,000,000	3,227,771.74	1,289,349.47	1,038,422.27	1,064,418.01	1,446,382.64	200,454,039
Dwelling-House, Boston, Mass.	300,000	374,694.62	64,101.98	10,592.64	63,768.33	53,278.73	12,872,943
Eliot, Boston, Mass.	200,000	391,841.68	54,082.38	137,719.39	91,028.77	91,555.37	8,091,608
Equitable F. & M., Providence, R. I.	200,000	394,274.83	65,469.22	68,805.61	107,449.40	112,970.11	9,116,868
Faneuil Hall, Boston, Mass.	300,000	519,942.64	188,890.79	31,691.85	272,780.06	240,035.34	92,715,780
Fire Association, Philadelphia, Pa.	500,000	3,779,806.33	2,306,730.14	973,076.19	1,274,563.12	1,104,689.90	163,392,787
First National Fire, Worcester, Mass.	200,000	316,525.31	91,762.15	14,763.15	142,569.22	147,169.86	9,441,427
Fitchburg Mutual, Fitchburg, Mass.	Mutual.	291,946.33	128,722.34	103,223.99	82,729.43	85,006.16	15,154,964
Franklin Fire, Philadelphia, Pa.	400,000	3,363,218.92	2,002,742.60	900,476.32	769,441.83	763,634.95	142,867,352
Germania Fire, New York, N. Y.	500,000	1,678,828.80	424,465.08	754,423.72	663,259.14	595,625.39	75,113,769
German American, New York, N. Y.	1,000,000	2,471,780.73	656,732.19	815,048.54	1,021,772.94	876,634.80	121,846,485
Girard F. & M., Philadelphia, Pa.	300,000	1,131,888.45	302,497.94	599,340.51	321,076.70	293,923.05	41,268,694
Gloucester Fire, Gloucester, Mass.	100,000	1,170,585.36	61,306.29	9,279.07	63,729.78	87,349.20	3,598,384
Hanover Fire, New York, N. Y.	500,000	1,682,796.82	507,807.98	675,898.84	686,814.79	603,440.85	86,460,100
Hartford Fire, Hartford, Conn.	1,250,000	3,358,684.84	1,247,131.75	801,566.09	1,662,872.57	1,553,866.29	188,139,953
Hamburg, Magdeburg Fire.	U. S. Branch.	52,425.82	280,189.12	52,236.70	39,624.50	43,239.48	7,782,005
Hartford Steam Boiler Inspection, Conn.	200,000	265,959.10	82,204.46	13,754.64	173,503.78	166,195.02	13,653,534

Holyoke Mutual, Salem, Mass.....	6,450,309.46	148,974.75	301,334.71	108,817.91	91,242.53	19,899,056
Home, New York, N. Y.....	390,332.80	2,126,863.46	1,363,488.94	2,694,825.85	2,492,018.38	350,346,227
Insurance Co. of North America, Philadelphia, Pa.	6,522,008.80	1,953,594.88	2,598,413.42	3,149,602.19	3,074,835.69	172,402,661
Imperial Fire, London.....	889,037.00	257,589.00	661,448.00	411,008.00	299,088.00	35,292,671
LaCasse Generale Fire, France.....	449,490.61	179,437.04	270,053.59	430,500.22	340,034.77	24,741,750
Lancashire, Manchester, Eng.....	826,305.05	435,990.87	390,314.13	662,286.19	1,506,762.88	61,007,057
Liverpool and L. & G., Great Britain.....	4,301,897.07	2,430,505.86	1,871,391.21	2,600,583.34	971,219.83	318,297,274
London Assurance, Great Britain.....	1,123,002.57	329,055.91	803,006.60	519,807.13	366,317.86	60,394,082
Manhattan Fire, New York, N. Y.....	826,180.44	334,788.79	241,391.65	682,127.08	645,757.40	46,194,771
Mechanics' Mutual, Boston, Mass.....	218,167.78	17,354.68	432,705.41	19,455.55	7,185.85	1,733,367
Mechanics', Newark, N. J.....	1,067,336.16	254,570.75	72,639.64	395,486.59	351,652.04	46,374,819
Merchants', Providence, R. I.....	665,773.32	93,113.68	72,639.64	142,001.87	130,561.30	12,468,919
Merchants and Farmers', Worcester, Mass.....	214,538.16	107,717.25	106,820.91	54,276.44	49,893.65	14,255,537
Meriden Fire, Meriden, Conn.....	440,030.20	119,612.58	20,417.62	214,908.51	207,816.47	14,727,299
Manufacturers' F. & M., Boston, Mass.....	1,143,188.69	394,555.73	248,632.96	392,589.69	360,031.81	40,324,963
National Fire, Hartford, Conn.....	1,104,005.64	185,393.16	318,612.48	312,825.27	237,359.20	28,557,135
Niagara Fire, New York, N. Y.....	1,329,650.00	374,038.00	455,012.00	532,440.00	525,561.00	68,807,700
Newark Fire, Newark, N. J.....	740,113.11	123,581.48	366,531.03	227,578.43	161,099.70	21,115,442
North Assurance, London.....	671,910.00	226,085.00	445,825.00	399,719.00	284,544.00	33,970,764
North British, Great Britain.....	1,782,863.23	821,712.32	961,150.91	1,231,759.03	922,825.81	129,386,401
Orient, Hartford, Conn.....	787,541.56	158,888.56	198,653.40	1,351,093.85	248,257.47	23,120,298
Phoenix, Brooklyn, N. Y.....	2,624,682.74	807,532.34	756,530.40	1,363,311.06	1,198,286.46	121,275,658
Pennsylvania Fire, Philadelphia, Pa.....	2,735,684.16	1,004,331.80	731,322.36	601,601.87	460,684.36	48,697,229
People's, Newark, N. J.....	503,040.87	144,892.93	58,207.94	238,163.87	252,108.54	20,183,985
Prescott, Boston, Mass.....	384,261.77	107,972.96	76,288.81	155,369.73	155,051.06	14,971,333
Queen, Great Britain.....	1,634,791.13	619,109.35	1,015,680.78	975,978.70	757,222.38	92,943,137
Quincy Mutual, Quincy, Mass.....	355,732.54	194,570.31	161,162.23	108,314.08	104,640.96	25,984,110
Rochester German.....	409,630.15	94,072.79	115,547.36	183,922.65	143,405.55	18,876,255
Revere, Boston, Mass.....	274,573.25	67,908.14	6,665.01	101,563.89	88,517.76	9,286,822
Royal, Liverpool, Eng.....	321,634.15	119,593.98	2,070.27	286,723.86	339,777.69	13,053,557
Royal Canadian, Montreal.....	2,728,490.98	1,459,244.54	1,259,246.44	1,731,729.46	1,246,016.13	213,164,541
Scottish Commercial, Glasgow.....	913,401.20	405,433.28	207,967.92	654,151.44	630,032.45	52,610,819
Shawmut, Boston, Mass.....	630,267.35	125,166.58	252,882.23	558,694.58	519,068.32	60,403,922
Shoe & Leather, Boston, Mass.....	671,568.17	200,579.81	25,100.77	224,387.08	214,679.18	17,407,112
Springfield F. & M., Springfield, Mass.....	1,700,620.03	632,626.97	170,979.16	155,604.33	246,112.28	15,571,799
St. Paul F. & M., St. Paul, Minn.....	841,990.48	278,160.18	377,193.66	845,728.88	722,247.02	89,726,163
Traders & Mechanics', Lowell, Mass.....	176,274.95	26,490.87	163,740.25	486,725.48	483,618.47	37,485,705
Transatlantic Fire, Hamburg, Ger.....	325,449.59	98,855.78	49,784.08	32,970.64	129,782.42	3,316,452
Westchester Fire, New Rochelle, N. Y.....	882,765.61	357,146.74	226,613.81	158,997.40	535,782.82	11,437,917
Watertown Fire, Watertown, N. Y.....	704,816.04	482,338.25	175,618.87	549,107.83	439,479.37	65,061,100
			82,477.79	469,445.61	37,913.35	106,238,952

TABLE III.

Itemized Assets of Fire-Insurance Companies of other States, December 31, 1878.

NAME AND LOCATION.	Value of Real Estate.	Mortgages.	United States Securities.	State and County Bonds, and other securities.	Collateral Loans.	Cash in office.	Deposited in Banks.	Premiums in course of collection.	Miscellaneous Assets.
Etna, Hartford, Conn.	305,000.00	88,748.82	382,800.00	5,093,223.69	4,080.00	14,082.46	577,710.77	380,818.73	7,083.31
American Central, St. Louis, Mo. ....	.....	.....	293,500.00	443,080.00	.....	1,392.72	24,478.41	39,062.80	.....
Atlantic Marine, Provincetown, Mass. ....	.....	.....	6,382.50	84,519.68	100,000.00	1,148.16	8,712.86	55,261.36	2,159.86
British America, Toronto, Can.	113,063.26	24,594.62	505,187.50	328,026.00	.....	36,594.04	46,379.64	106,891.24	4,427.93
Commercial Union, London. ....	.....	.....	1,277,496.00	.....	.....	1,712.73	79,016.89	129,048.75	5,671.68
Commonwealth, Boston, Mass.	213,126.37	119,675.00	542,000.00	222,823.25	62,000.00	1,820.89	10,453.57	22,765.50	2,626.73
Connecticut Fire, Hartford, Conn.	156,200.00	621,513.69	1,064,250.00	548,295.00	25,650.25	400.91	125,354.03	42,465.22	.....
Continental, New York, N. Y.	690,000.00	162,397.44	34,781.25	340,674.50	289,510.00	5,938.94	160,793.08	142,984.54	18,045.93
Dwelling-House, Boston, Mass. ....	.....	.....	104,856.25	161,949.50	.....	2,650.35	9,190.34	884.92	.....
Eliot, Boston, Mass. ....	.....	95,485.87	104,856.25	156,270.95	2,000.00	3,880.46	18,351.91	7,592.10	3,374.09
Equitable F. & M., Providence, R. I.	115,000.00	15,000.00	49,125.00	131,500.00	1,000.00	.....	11,453.59	8,271.14	9,925.00
Faneuil Hall, Boston, Mass.	71,100.00	101,886.14	.....	140,326.75	277,638.76	.....	27,803.08	38,076.79	4,777.87
Fire Association, Philadelphia, Pa.	78,920.70	1,282,432.22	454,423.00	1,648,646.33	.....	7,294.08	199,724.67	107,782.41	7,875.00
First National, Worcester, Mass. ....	.....	153,106.62	.....	80,802.50	32,875.00	.....	15,095.94	16,146.86	1,136.30
Fitchburg Mutual, Fitchburg, Mass.	36,377.00	115,925.59	.....	66,395.76	.....	.....	4,418.96	4,828.46	4,600.56
Franklin Fire, Philadelphia, Pa.	376,400.00	2,193,154.32	.....	165,050.00	12,375.00	3,953.84	196,147.72	46,995.57	1,441.87
Germania Fire, New York, N. Y.	74,418.43	563,156.00	695,687.50	193,445.00	21,500.00	12,118.38	43,204.03	2,863.61	4,094.16
German American, New York, N. Y. ....	.....	.....	1,584,420.00	521,000.00	123,800.00	2,062.86	145,275.89	95,221.98	.....
Girard F. & M., Philadelphia, Pa.	333,100.00	361,092.32	179,062.50	154,236.00	8,146.00	1,437.88	58,241.36	24,829.85	11,122.61
Gloucester Fire, Gloucester, Mass. ....	.....	50,440.63	16,062.50	82,863.00	.....	63.06	3,087.39	6,839.87	11,299.00
Hannburg, Magdeburg Fire. ....	.....	700.00	245,395.00	.....	.....	4,167.04	20,335.17	11,001.73	296.88
Hanover Fire, New York, N. Y.	2,725.95	201,547.71	1,106,986.50	175,576.00	44,550.00	7,036.66	70,581.09	72,124.50	2,608.41
Hartford Fire, Hartford, Conn.	614,175.60	789,978.20	269,492.00	1,148,548.00	.....	.....	266,469.67	240,076.70	30,067.67
Hartford Steam Boiler Inspection. ....	.....	82,079.41	.....	176,704.00	.....	201.73	9,352.47	21,974.00	6,647.49

Holyoke Mutual, Salem, Mass.	40,000.00	17,500.00	.....	300,533.25	12,885.41	1,183.00	11,642.59	1,309.30	5,255.82
Home, New York, N. Y.	104,430.87	2,111,423.70	2,226,125.00	418,543.00	242,195.47	.....	117,432.64	156,505.79	13,695.93
Insurance Co. of No. America, Philadelphia, Pa.	132,853.08	1,613,308.58	1,170,250.00	2,548,170.00	524,249.17	.....	.....	555,411.28	7,706.69
Imperial Fire, London	165,500.00	.....	678,716.00	15,300.00	.....	.....	22,791.00	16,297.00	1,266.67
La Caisse Generale, Paris, France	.....	.....	349,440.00	.....	.....	.....	39,700.00	59,083.94	.....
Lancashire, Manchester, Eng.	.....	.....	760,750.00	.....	.....	.....	25,528.38	40,026.62	.....
Liverpool and L. & G., Great Britain	520,700.00	1,216,719.33	1,726,587.50	84,300.50	.....	6,153.14	321,994.73	386,453.62	38,808.75
London Assurance, Eng.	.....	7,044.51	995,125.00	29,200.00	35,400.00	2,904.98	96,310.99	21,677.03	.....
Manhattan Fire, New York, N. Y.	20,881.96	176,800.20	378,500.00	111,610.00	.....	.....	77,592.90	81,068.31	26,776.44
Mechanics' Mutual, Boston, Mass.	8,200.00	63,043.36	.....	170,400.00	60,035.00	.....	40,973.94	27,290.69	10,107.35
Merchants', Newark, N. J.	125,000.00	411,309.18	242,190.00	77,165.00	50,200.00	332.20	71,900.59	15,596.07	1,255.00
Merchants and Farmers', Worcester, Mass.	.....	35,231.66	20,425.00	252,435.00	.....	.....	14,874.00	5,702.94	1,275.95
Meriden Fire, Meriden, Conn.	.....	1,857.39	213,000.00	17,217.00	20,185.00	.....	48,622.32	35,072.59	4,475.90
Manufacturers' F. & M., Boston, Mass.	84,000.00	81,929.26	52,250.00	372,233.00	600.00	2,745.90	338,686.76	86,139.53	12,138.52
National Fire, Hartford, Conn.	22,296.72	379,074.25	955,250.00	16,540.00	.....	.....	14,874.00	5,702.94	1,275.95
Niagara Fire, New York, N. Y.	23,500.00	107,727.50	160,600.00	.....	149,600.00	.....	40,960.88	10,415.39	1,255.00
Newark Fire, Newark, N. J.	57,500.00	413,899.24	623,530.00	531.87	.....	203.00	31,621.00	16,527.00	3,549.50
Northern, London	.....	.....	1,440,690.00	.....	.....	.....	103,392.92	129,643.18	2,848.26
North British, Great Britain	.....	169,736.68	10,650.00	402,273.00	26,505.00	1,114.92	55,097.78	27,066.72	6,739.85
Orient, Hartford, Conn.	135,000.00	130,135.00	159,250.00	1,506,528.09	122,530.00	.....	410,390.34	153,455.28	6,794.03
Phoenix, Brooklyn, N. Y.	256,500.00	224,628.83	1,075,412.00	448,963.06	76,375.00	.....	474,070.95	92,205.04	89,438.68
Pennsylvania Fire, Philadelphia, Pa.	97,515.72	305,886.50	267,700.00	960,600.00	2,200.00	6,048.62	47,463.68	77,703.02	.....
People's, Newark, N. J.	156,259.86	136,284.55	106,500.00	3,900.00	33,875.00	6,029.98	32,965.80	28,885.54	2,340.14
Prescott, Boston, Mass.	.....	82,438.66	.....	266,293.75	2,400.00	2,586.35	17,833.07	11,575.61	1,558.33
Queen, Great Britain	292,042.46	.....	1,225,800.00	.....	.....	203.40	91,740.53	92,272.74	2,752.00
Quincy Mutual, Quincy, Mass.	8,600.00	64,630.00	208,936.75	208,936.75	33,091.67	6,663.17	16,533.22	10,336.47	12,601.43
Rochester (German)	1,961.14	190,145.00	21,000.00	21,000.00	.....	789.42	63,512.58	11,066.25	6,857.91
Revere, Boston, Mass.	.....	64,099.45	159,127.00	22,300.00	.....	14,369.46	15,881.81	11,069.53	7,065.94
Roger Williams, Providence, R. I.	58,859.19	58,859.19	185,160.00	.....	.....	1,819.83	211,541.23	156,220.55	3,878.33
Royal, Liverpool, Eng.	.....	2,309,559.37	.....	.....	.....	.....	101,829.11	132,043.08	49,350.00
Royal Canadian, Montreal	.....	50,775.60	529,000.00	81,733.33	2,204.86	.....	24,214.82	33,883.15	15,215.22
Scottish Commercial, Glasgow	.....	591,044.13	.....	.....	.....	.....	35,554.54	95,455.29	14,100.44
Shawmut, Boston, Mass.	800.00	52,122.45	529,204.63	392,183.50	.....	7,624.33	45,178.02	24,397.90	2,397.72
Shoe and Leather, Boston, Mass.	.....	41,042.50	178,475.00	302,183.50	.....	14,324.20	71,396.64	111,000.00	15,365.00
Springfield F. & M., Springfield, Mass.	159,900.00	382,854.72	119,500.00	81,135.00	15,115.00	967.76	42,364.40	64,103.21	22,559.32
St. Paul F. & M., St. Paul, Minn.	122,163.77	91,918.17	49,750.00	174,322.66	286,371.15	.....	10,346.09	1,136.13	493.17
Traders and Mechanics', Lowell	14,500.00	54,700.00	20,800.00	58,735.00	14,400.00	1,293.54	13,973.04	11,258.01	1,929.05
Transatlantic Fire, Hamburg, Ger.	.....	.....	298,925.00	.....	8,600.00	8,138.70	30,843.32	62,781.01	5,306.13
Westchester Fire, New Rochelle, N. Y.	33,707.43	169,747.35	510,793.75	6,225.00	.....	7,365.00	79,529.47	.....	.....
Watertown Fire, Watertown, N. Y.	36,465.46	350,784.50	130,808.44	1,000.00	66,090.99	.....	.....	.....	.....

TABLE IV.

Showing the Business of Fire and Fire-Marine Insurance Companies of other States in the State of New Hampshire during the year 1878.

Name and Location of Company.	Amount at risk in this State, Dec. 31, 1878.	Amount of risks written in 1878.	Premiums received in 1878.	Losses paid in 1878.
Ætna, Hartford, Conn.	\$3,200,000	\$3,466,890	\$42,138.55	\$33,147.98
American Central, St. Louis, Mo.	260,000	86,890	1,938.53	2,603.77
Atlantic F. & M., Provincetown, Mass.	25,800	31,950	363.25	2,050.00
British America, Toronto, Can.	220,000	108,000	2,457.96	4,087.07
Commercial Union, London, Eng.	983,992	542,593	7,008.62	10,374.57
Commonwealth, Boston, Mass.	70,008	198,618	2,443.41	4,563.01
Connecticut Fire, Hartford, Conn.	422,000	364,734	2,969.14	1,424.01
Continental, New York, N. Y.	1,120,000	682,622	6,985.16	5,445.20
Dwelling-House, Boston, Mass.	212,890	22,550	157.07	.....
Eliot, Boston, Mass.	20,000	17,003	218.71	.....
Equitable F. & M., Providence, R. I.	119,044	42,439	404.19	.....
Faneuil Hall, Boston, Mass.	652,000	623,950	7,487.40	11,464.89
Fire Association, Philadelphia, Pa.	1,750,000	1,805,720	13,084.47	14,959.12
First National Fire, Worcester, Mass.	275,000	167,082	3,586.90	3,610.14
Fitchburg Mutual, Fitchburg, Mass.	1,364,225	521,150	8,179.50	6,391.50
Franklin Fire, Philadelphia, Pa.	2,650,000	959,979	11,489.95	8,294.64
Germania Fire, New York, N. Y.	480,000	346,125	4,533.63	1,929.33
German American, New York, N. Y.	1,327,171	649,710	8,195.17	12,121.23
Girard F. & M., Philadelphia, Pa.	400,058	135,150	1,958.75	592.45
Gloucester Fire, Gloucester, Mass.	69,797	52,625	1,045.07	611.77
Hanover Fire, New York, N. Y.	525,000	352,828	4,942.38	1,751.53
Hartford Fire, Hartford, Conn.	3,200,000	2,331,135	22,861.35	12,316.52
Hartford Steam Boiler Inspection.	204,300	204,300	1,405.45	.....
Holyoke Mutual, Salem, Mass.	203,299	109,415	1,138.62	2,450.00
Home, New York, N. Y.	3,140,000	2,059,710	24,319.48	18,153.79
Ins. Co. of N. America, Philadelphia, Pa.	1,850,000	1,020,053	12,982.80	8,710.72
Imperial Fire, London, Eng.	200,000	157,345	2,225.00	805.00
La Caisse Generale, Paris, France	26,500	26,500	366.50	.....
Lancashire, Manchester, Eng.	1,750,000	1,250,000	10,264.01	10,681.40
Liverpool and L. & G., Liverpool, Eng. ..	1,300,000	1,171,774	14,591.47	17,303.73
London Assurance Corporation, Eng.	225,000	150,182	2,065.67	232.78
Manhattan Fire, New York, N. Y.	344,803	406,796	4,537.59	4,418.57
Amount carried forward.	\$28,690,887	\$20,065,818	\$228,255.77	\$200,496.52

TABLE IV.,—*Continued.*

Name and Location of Company.	Amount at risk in this State, Dec. 31, 1878.	Amount of risks written in 1878.	Premiums received in 1878.	Losses paid in 1878.
Amount brought forward	\$28,690,887	\$20,065,818	\$228,255.77	\$200,496.52
Mechanics' Mutual, Boston, Mass.....	80,626	41,460	631.00	133.34
Merchants', Newark, N. J.....	333,350	173,600	1,837.94	1,224.28
Merchants', Providence, R. I.....	240,196	252,196	3,618.37	1,473.44
Merchants & Farmers' M., Worcester..	2,000,000	170,900	2,231.82	77.12
Meriden Fire, Meriden, Conn.....	250,000	195,550	2,532.17	1,633.74
Manufacturers' F. & M., Boston, Mass.	213,452	242,652	2,046.15	2,425.67
National Fire, Hartford, Conn.....	587,913	326,689	4,348.77	4,166.95
Niagara Fire, New York, N. Y... ..	220,000	120,489	1,562.77	2,180.36
Newark Fire, Newark, N. J.....	49,133	55,783	713.12	2.65
Northern Assurance, London, Eng.....	200,000	157,345	2,225.00	805.00
North British & Mercantile, Gt. Britain.	1,750,000	865,447	10,842.91	8,371.01
Orient, Hartford, Conn.....	400,000	388,235	4,757.02	2,374.94
Phoenix, Hartford, Conn.....	2,100,000	1,823,993	23,222.47	14,817.15
Phenix, Brooklyn, N. Y.....	1,227,349	506,377	5,945.61	5,606.48
Pennsylvania Fire, Philadelphia, Pa....	1,100,000	645,806	10,354.61	7,169.16
People's, Newark, N. J.....	171,829	114,780	1,698.21	764.55
Prescott, Boston, Mass.....	211,025	130,200	1,531.63	1,689.59
Queen, Liverpool, Eng.....	1,021,181	1,134,645	17,688.36	8,005.59
Quincy Mutual, Quincy, Mass.....	400,000	113,050	1,732.13	715.57
Revere, Boston, Mass.....	85,000	79,090	1,229.14	3,100.81
Roger Williams, Providence, R. I.....	388,462	363,462	6,082.02	4,942.57
Royal, Liverpool, Eng.....	2,100,000	1,411,619	20,467.43	16,897.10
Royal Canadian, Montreal, Can.....	750,000	619,222	10,185.47	12,432.53
Scottish Commercial, Glasgow, Scot.....	264,558	292,358	4,342.84	740.00
Shawmut, Boston, Mass.....	450,000	359,356	5,563.41	5,157.87
Shoe & Leather, Boston, Mass.....	124,734	124,734	1,777.18	2,565.56
Springfield F. & M., Springfield, Mass..	3,260,000	1,371,087	20,478.33	30,141.00
St. Paul F. & M., St. Paul, Minn.....	230,000	213,393	3,773.06	6,091.39
Traders & Mechanics', Lowell, Mass....	121,007	91,982	1,406.83	724.68
Transatlantic Fire, Hamburg, Ger.....	70,000	75,740	1,468.71	1,510.93
Westchester Fire, New Rochelle, N. Y..	760,200	719,400	7,078.00	10,308.89
Watertown Fire, Watertown, N. Y.....	895,660	570,680	5,137.67	2,101.54
Amounts.....	\$50,646,562	\$33,816,838	\$417,764.92	\$360,848.58

LIFE INSURANCE.

The following tables are compiled from the annual statements, to December 31, 1878, of the several life-insurance companies transacting business in New Hampshire, and filed in the office of the insurance commissioner :—

TABLE V.

Shows the capital stock ; total assets claimed ; amount of items ruled out ; total assets admitted ; reserve, and other liabilities, excluding capital ; surplus as regards policy-holders ; and total income and expenditures in the year 1878.

TABLE VI.

Shows the itemized assets of the life-insurance companies doing business in this State in 1878, as made up to the end of that year.

TABLE VII.

Shows the itemized disbursements of the life-insurance companies operating in this State in 1878, as reported to the end of that year.

TABLE VIII.

Relates to the New Hampshire business of the several life-insurance companies during the year 1878, showing the number of policies issued during the year, and the number and amount of policies in force in the State, also the amount of premiums collected and claims paid in the State during that year.

TABLE V.

Compiled from the Annual Statements of Life-Insurance Companies transacting business in New Hampshire during the year 1878, and made up to the end of that year.

Name of Company and Location.	Paid-up Capital.	Total Assets claimed by the Company.	Deduct Assets not admitted.	Total admitted Assets.	Reserve, and other Liabilities, excluding Capital.	Surplus as regards Policy-holders.	Total Income in 1878.	Total Expenditures in 1878.
Alma Life, Hartford, Conn.	\$700,500	\$25,085,021.16	\$58,124.77	\$25,006,896.39	\$21,731,712.16	\$3,333,309.00	\$4,330,129.37	\$3,496,238.64
Berkshire Life, Pittsfield, Mass.	25,500	3,327,037.69	24,836.81	3,392,200.88	3,018,730.11	368,370.77	570,487.08	518,403.21
Charter Oak, Hartford, Conn.	Mutual.	8,745,662.79	38,285.88	8,707,376.91	8,739,703.99	.....	705,086.80	1,264,944.97
Connecticut Mutual, Hartford, Conn.	Mutual.	48,179,128.34	59,386.42	48,119,741.92	44,775,051.59	3,344,690.33	9,420,424.40	8,267,323.53
Connecticut General, Hartford, Conn.	250,000	1,338,181.98	4,151.48	1,334,030.50	1,046,978.22	291,203.76	267,638.99	261,598.00
Continental Life, Hartford, Conn.	300,000	2,969,333.82	203,047.70	2,736,286.12	2,677,533.00	58,753.12	511,696.06	744,544.82
Equitable Society, New York, N. Y.	100,000	35,393,204.36	397,528.43	35,015,675.93	30,760,267.64	4,255,408.29	8,217,943.24	6,131,013.31
Manhattan Life, New York, N. Y.	100,000	10,093,226.30	10,583.67	10,012,142.63	5,929,757.14	.....	1,645,945.94	1,529,340.72
Massachusetts M., Springfield, Mass.	Mutual.	6,425,731.66	12,982.24	6,412,758.82	5,929,757.14	483,101.68	1,131,399.65	1,037,635.09
Mutual Life, New York, N. Y.	Mutual.	80,886,342.69	53,001.42	80,833,340.67	80,885,946.37	5,947,994.30	17,845,127.57	16,016,729.42
Mutual Benefit, Newark, N. J.	Mutual.	34,880,762.46	27,077.35	34,853,685.11	31,099,083.45	3,754,541.66	6,063,240.68	5,778,678.29
National Life, Montpelier, Vt.	50,000	2,206,956.97	15,344.06	2,191,612.91	1,928,804.94	1,627,807.97	238,824.35	238,824.35
New England Mutual, Boston, Mass.	Mutual.	14,946,725.85	.....	14,946,725.85	13,110,495.31	1,836,230.54	2,500,110.63	2,216,536.84
New York Life, New York, N. Y.	Mutual.	36,731,900.46	88,036.91	36,643,863.55	31,567,808.00	4,461,047.23	7,647,886.54	5,840,896.01
North-western Mutual, Milwaukee, Wis.	Mutual.	17,974,879.20	64,842.06	17,910,037.14	15,061,746.89	2,913,132.31	3,317,444.30	3,528,032.36
Phoenix Mutual, Hartford, Conn.	100,000	10,838,629.01	44,291.05	10,794,337.96	10,519,163.75	275,174.21	1,377,941.37	2,133,023.73
State Mutual, Worcester, Mass.	Mutual.	2,349,244.25	400.00	2,348,844.25	1,965,531.33	383,512.92	388,530.13	269,856.22
Travelers' L. and Acci., Hartford, Conn.	600,000	4,600,213.62	5,175.90	4,595,037.72	3,352,142.32	1,262,895.38	1,513,085.13	1,063,229.24
Union Mutual, Augusta, Me.	250,000	4,874,947.01	24,157.56	4,850,789.45	4,543,087.02	307,702.43	978,063.45	915,070.65
Vermont Life, Burlington, Vt.	100,000	7,078,720.78	31,634.40	7,047,086.38	6,924,242.51	154,478.27	1,736,002.24	2,333,804.93
		268,311.01	1,958.23	266,352.78	105,274.00	101,078.78	39,927.01	27,342.94

TABLE VI.

Showing the Itemized Assets claimed by the Life-Insurance Companies doing business in New Hampshire in 1878, taken from Annual Statements made up to December 31 of that year and filed with the Insurance Commissioner.

Name of Company.	Cost of Real Estate owned by the Company.	Loans on Mortgages.	Loans on Collateral Security.	Loans to Policy-holders, secured by assignment of policy.	Premium Notes held on policies in force.	Cost and value of bonds and other securities.	Cash in office and deposited in banks.	Interest due and accrued on securities and premium notes, and value of stocks over cost.	Net uncollected and deferred premiums due.	Bills receivable, agents' balances, accounts, supplies, etc. (usually ruled out).
Anna Life.....	\$27,249.83	\$10,980,536.63	\$226,520.91	.....	\$3,005,847.55	\$7,347,657.81	\$1,715,404.59	\$1,075,546.71	\$223,132.36	\$58,124.77
Berkshire.....	402,242.70	1,637,654.86	54,610.00	.....	193,573.33	852,562.50	40,735.49	72,673.57	47,132.02	24,836.81
Charter Oak.....	4,180,076.08	1,615,699.53	42,269.93	\$52,587.90	2,144,765.57	204,812.50	87,409.86	349,781.45	29,954.09	38,205.88
Connecticut General.....	270,344.29	578,633.62	18,590.00	.....	126,000.90	316,841.41	26,277.52	27,236.09	20,000.22	4,151.48
Connecticut Mutual.....	7,515,066.18	26,383,983.26	30,453.28	.....	4,720,535.17	6,278,089.39	1,237,638.74	1,916,017.86	37,928.04	59,386.42
Continental Life.....	274,984.46	733,396.54	216,332.00	950.00	896,562.65	204,930.85	121,168.95	219,848.94	68,111.73	233,047.70
Equitable Society.....	6,834,904.96	12,437,584.93	928,000.00	.....	11,840,746.70	1,846,503.51	1,846,503.51	604,284.83	523,551.00	307,928.43
Manhattan Life.....	1,008,349.54	3,808,955.44	1,477,323.31	.....	1,706,451.71	1,317,370.45	397,474.12	176,406.76	120,874.59	10,720.38
Massachusetts Mut'l.....	959,064.99	2,945,135.34	266,132.29	48,990.00	742,726.68	972,927.81	105,935.03	254,743.04	117,203.69	12,932.24
Mutual Life.....	6,319,051.73	57,368,331.90	.....	.....	17,333,175.18	15,806,084.78	3,100,516.10	1,988,448.37	723,817.30	53,001.42
Mutual Benefit.....	296,441.67	9,853,332.44	.....	.....	4,803,623.78	15,806,084.78	413,241.85	2,194,424.69	149,585.42	27,077.35
National, Vermont.....	204,183.75	672,145.75	115,300.00	11,345.37	25,110.59	984,500.00	48,722.00	94,297.85	15,144.46	16,344.06
New England Mut'l.....	1,274,100.00	2,259,750.01	137,150.00	6,700.00	1,487,703.47	8,257,703.07	459,756.69	920,206.03	135,856.67	.....
New York Life.....	4,582,270.42	14,364,158.43	.....	.....	621,984.48	14,791,297.72	932,839.43	930,063.55	421,339.07	88,036.91
North-western.....	1,387,572.73	11,340,471.85	.....	.....	2,692,923.25	1,170,041.15	583,210.11	631,601.37	194,216.68	64,842.06
Phoenix Mutual.....	654,968.35	6,559,573.17	36,835.61	.....	2,366,120.83	622,425.00	249,297.84	258,086.16	47,049.00	44,291.05
State Mutual.....	50,000.00	137,380.00	85,000.00	.....	1,873,695.45	1,597,695.45	115,957.20	68,447.55	.....	400.00
Travelers'.....	636,729.83	2,090,779.66	22,100.00	.....	.....	1,597,695.45	127,904.69	57,766.39	92,928.64	5,175.90
United States.....	139,000.00	2,120,100.55	45,465.94	.....	126,638.91	1,986,885.31	160,693.47	160,103.27	111,900.00	24,157.36
Union Mutual.....	1,934,806.70	2,743,241.84	1,006.00	1,274.00	1,272,917.73	694,533.87	53,950.60	243,311.09	98,438.28	31,634.40
Vermont Life.....	12,291.84	101,634.23	19,000.00	386.00	6,103.08	34,209.00	21,973.71	3,671.14	7,983.78	1,958.23

TABLE VII.

Itemized Disbursements of Life-Insurance Companies doing business in New Hampshire during the year 1878, as shown by Annual Statements filed with the Insurance Commissioner, made up to December 31 of that year.

Name of Company.	Cash paid for death-losses, additions, and endowments, including premium notes used for same.	Cash paid for surrendered policies.	Premium notes used in purchases and voided by lapse.	Cash surrender values and recouped additions applied to pay premiums.	Cash dividends paid to policy-holders, and dividends in payment of premiums.	Premium notes or loans used to pay policy-holders.	Cash paid to stock-holders for interest or dividends.	Cash paid to agents and the various officers for services and expenses.	Cash paid for taxes and license fees.	Cash paid for advertising, rents, and other miscellaneous expenses.
<i>Ætna Life.</i>	\$1,710,558.00	\$13,845.45	\$190,011.25	\$513,124.34	\$290,788.68	\$223,189.67	\$45,000.00	\$281,076.45	\$120,005.65	\$41,721.58
<i>Berkshire.</i>	232,886.00	44,137.33	18,108.90	38,401.25	102,784.94	.....	1,785.00	57,780.42	3,323.55	19,135.82
<i>Charter Oak.</i>	585,506.55	79,481.08	251,418.99	.....	.....	.....	.....	86,806.25	28,830.33	232,901.75
<i>Connecticut Mutual.</i>	3,407,593.28	236,473.07	323,959.69	998,694.34	1,959,020.06	387,117.65	.....	453,794.71	335,652.10	165,110.63
<i>Continental Life.</i>	124,637.12	57,573.69	9,125.39	23.97	250.59	182.95	12,500.00	36,480.91	5,272.82	97,455.07
<i>Equitable.</i>	194,888.61	130,108.65	125,173.30	85,400.00	8,464.54	729.28	7,000.00	85,657.69	12,579.59	95,265.07
<i>Manhattan.</i>	2,214,176.71	1,092,390.08	.....	.....	1,628,064.64	.....	40,000.00	687,864.56	83,266.17	417,621.15
<i>Massachusetts Mut'l.</i>	700,433.52	127,393.54	131,630.84	67,167.27	253,786.85	18,477.68	.....	167,071.29	8,464.12	61,574.88
<i>Mutual Life.</i>	434,032.75	26,352.08	81,096.78	.....	102,956.18	91,851.04	.....	138,763.05	11,129.89	67,303.28
<i>Mutual Benefit.</i>	5,364,580.98	5,489,989.15	.....	342,242.54	3,555,462.00	.....	.....	281,964.57	68,767.61	821,351.50
<i>National, Vermont.</i>	2,414,261.83	429,307.65	291,784.91	.....	1,399,401.46	88,193.66	4,000.00	26,197.42	4,852.54	371,755.29
<i>New England Mut'l.</i>	94,371.65	51,145.45	1,920.57	.....	38,004.31	100,648.02	.....	158,850.29	10,077.79	6,570.48
<i>New York.</i>	1,052,293.03	273,590.06	73,198.77	.....	398,004.31	.....	.....	293,380.80	12,306.07	137,274.00
<i>North-western.</i>	1,566,634.88	294,026.93	245,010.44	64,158.36	383,401.05	536,160.94	.....	293,380.80	12,306.07	134,452.89
<i>Phoenix.</i>	1,566,634.88	294,026.93	245,010.44	64,158.36	383,401.05	536,160.94	6,000.00	185,954.22	62,615.02	103,874.90
<i>State Mutual.</i>	836,192.77	228,097.52	305,248.68	162,198.79	294,824.35	38,107.48	.....	39,629.52	1,095.80	2,000.00
<i>Travelers.</i>	135,565.42	13,473.72	.....	78,691.67	.....	.....	72,000.00	389,540.48	15,775.07	110,698.03
<i>United States.</i>	471,895.56	43,410.10	55,587.25	.....	391,900.01	.....	.....	217,283.71	4,164.77	78,365.24
<i>Union Mutual.</i>	343,251.55	231,225.82	178,888.16	357,925.31	19,210.82	16,774.20	.....	169,283.65	7,803.50	85,284.31
<i>Vermont.</i>	1,277,182.45	172,453.13	986.54	135.63	3,115.20	.....	6,000.00	7,623.38	343.14	2,586.49

TABLE VIII.

Compiled from Annual Statements of Life-Insurance Companies doing business in New Hampshire, made up to December 31, 1878, and filed with the Insurance Commissioner, showing the number and amount of policies of the several companies in New Hampshire at that date, also the business transactions of the year 1878.

Name of Company.	BUSINESS IN NEW HAMPSHIRE, YEAR 1878.									
	No. and amount of policies in force in this state, December 31, 1878.		No. and amount of new policies issued in this state during 1878.		Premiums received.			Losses incurred, and annuities falling due.		Amount of losses, annuities, and endowments paid in 1878.
	No. of policies.	Amount of policies.	No. of policies.	Amount of policies.	Cash.	Notes.	Total cash and notes.	Losses incurred, and annuities falling due.	Amount of losses, annuities, and endowments paid in 1878.	
Aetna Life, Hartford, Conn.....	999	\$873,833	46	\$36,255	\$28,110.78	\$6,698.14	\$24,808.92	\$31,897.00	\$33,983.00	
Berkshire, Pittsfield, Mass.....	50	105,639	7	1,600	43.40	.....	43.40	5,000.00	5,000.00	
Connecticut Mutual, Hartford, Conn.....	543	1,333,341	45	57,313	21,148.81	15,431.56	36,579.37	24,800.00	22,979.00	
Connecticut General, Hartford, Conn.....	34	35,742	1	350	1,279.28	.....	1,279.28	.....	10,983.33	
Continental Life, Hartford, Conn.....	262	305,050	50	54,250	8,878.73	.....	8,878.73	.....	2,505.00	
Equitable Society, New York, N. Y.....	280	792,800	61	119,575	10,005.52	.....	10,005.52	.....	.....
Manhattan, New York, N. Y.....	112	176,714	3	1,421	3,773.14	62.92	3,836.06	.....	.....
Massachusetts Mutual, Springfield, Mass.....	1,331	1,911,560	56	74,130	48,492.36	19,299.12	60,721.48	70,591.00	73,741.00	
Mutual Life, New York, N. Y.....	524	988,965	24	30,615	26,371.76	.....	26,371.76	17,604.00	17,604.00	
Mutual Benefit, Newark, N. J.....	207	367,109	6	4,645	12,156.90	.....	12,156.90	5,720.00	.....
National, Vermont.....	85	140,700	4	16,000	2,702.77	.....	2,702.77	.....	.....
New England Mutual, Boston, Mass.....	303	542,740	1	1,000	7,906.58	2,862.00	10,828.58	12,700.00	10,249.00	
New York, New York, N. Y.....	90	145,230	9	13,580	550.00	.....	550.00	9,000.00	13,000.00	
North-western, Milwaukee, Wis.....	27	57,800	6	9,000	1,112.23	.....	1,112.23	.....	.....
Phoenix Mutual, Hartford, Conn.....	659	785,321	83	81,734	22,341.23	776.00	23,117.23	200.00	4,106.71	
State Mutual, Worcester, Mass.....	25	43,300	2	6,000	999.49	.....	999.49	3,000.00	.....
Travelers', Hartford, Conn.....	407	892,238	205	727,340	7,510.77	.....	7,510.77	829.27	829.27	
United States, New York, N. Y.....	63	53,790	16	6,900	1,271.88	.....	1,271.88	1,000.00	1,000.00	
Union Mutual, Augusta, Me.....	457	451,650	70	75,235	13,907.39	.....	16,212.39	15,571.00	17,901.00	
Vermont, Burlington, Vt.....	25	38,000	5	3,500	1,335.81	2,305.00	1,335.81	.....	.....
Totals.....	6,483	\$10,111,582	805	\$1,320,443	\$220,019.03	\$40,304.74	\$260,383.77	\$213,520.60	\$219,955.31	

INSURANCE COMPANIES AND THEIR AGENTS.

The following comprises all the fire and life-insurance companies of other States licensed April 1, 1878, to do business in this State, together with the names of all the agents licensed to do business for each company.

["If any person shall solicit or receive any risk or application for insurance, or receive money or value therefor, for any insurance company *or agent*, without license from the commissioner, he shall be punished for each offense by fine not exceeding one hundred dollars, one-half to the use of the prosecutor." See chapter 1, section 4, laws of June session, 1870.]

FIRE-INSURANCE COMPANIES.

ÆTNA, HARTFORD, CONN.—R. P. Staniels, Concord; William Clark, Claremont; Charles A. Tufts, Dover; W. P. Moulton, Exeter; Charles H. Pitman, Farmington; Crawford & Tolles, Great Falls; J. C. Campbell, Hillsborough Bridge; George Tilden, Keene; W. L. Melcher & Co., Laconia; Jesse E. Dewey, Lebanon; James J. Barrett, Littleton; A. A. Woolson, Lisbon; L. B. Clough, Manchester; Gilbert Wadleigh, Milford; J. G. Kimball, Nashua; R. C. Osgood, Newport; L. Pitman, North Conway; F. G. Clark, Peterborough; John Sise, Portsmouth; H. W. Blair, Plymouth; A. S. Parshley, Rochester; Charles F. Parker, Wolfeborough; Stearns & Jones, Bradford, Vt.; Charles C. Kimball, Charlestown; George A. Emerson, Bristol; Jason H. Dudley, Colebrook; George C. Currier, Derry Depot; Samuel H. Legro, Lancaster; Timothy Murray, Newmarket; Perkins Bros., Tilton.

AMERICAN CENTRAL, ST. LOUIS, MO.—George F. Starkweather, Keene; Morrill & Danforth, Concord; Frank Freeman, Dover; McKean & Andrews, Nashua; George A. French, Manchester; W. P. Whitcher, Lisbon; Leavitt & Prescott, Laconia.

ATLANTIC MUTUAL FIRE AND MARINE, PROVINCETOWN, MASS.—James P. Bartlett, Portsmouth.

BRITISH AMERICA, TORONTO, CANADA.—Morrill & Danforth, Concord; Charles W. Tibbetts, Farmington; William G. Everett, Manchester.

COMMERCIAL UNION, LONDON, ENGLAND.—Morrill & Danforth, Concord; George A. French, Manchester; F. W. de Rochemont & Son, Portsmouth; A. S. Parshley, Rochester; J. Fleeman, Wilton; Frank Freeman, Dover; N. Butler & Co., Fisherville; Crawford & Tolles, Great Falls; Leach & Barnard, Franklin; Aldrich & Co., Keene; John B. Pike, Lebanon; Elbridge J. Copp, Nashua.

COMMONWEALTH, BOSTON, MASS.—Lyman Jackman & Co., Concord; E. J. Copp, Nashua; B. M. Morrill, Claremont; Hiram F. Gerrish, Dover; J. E. Wilson, Manchester; A. F. Craig, Portsmouth.

CONNECTICUT FIRE, HARTFORD, CONN.—R. P. Staniels, Concord; Crawford & Tolles, Great Falls; M. D. Taylor, Nashua; W. G. Everett, Manchester; Charles H. Pitman, Farmington; G. B. Prescott, Dover; B. C. Carter, Wolfeborough; A. S. Parshley, Rochester; F. W. de Rochemont & Son, Portsmouth; W. P. Whitcher, Lisbon; Dexter Chase, Lancaster; D. M. White, Peterborough; Leavitt & Prescott, Laconia; Kenson E. Dearborn, Bristol; Stearns & Jones, Bradford, Vt.

CONTINENTAL, NEW YORK CITY.—W. L. Melcher & Co., Laconia; G. F. Starkweather, Keene; H. H. Holt, Lyme; G. A. French, Manchester; J. G. Kimball, Nashua; A. F. Howard, Portsmouth; D. M. White, Peterborough; A. S. Parshley, Rochester; Morrill & Danforth, Concord; William Clark, Claremont; George A. Emerson, Bristol; H. A. Redfield & Co., Dover; White & Pierce, East Jaffrey; Jesse E. Dewey, Lebanon.

DWELLING-HOUSE, BOSTON, MASS. — L. Jackman & Co., Concord; J. E. Wilson, Manchester; Caleb Richardson, Nashua; F. D. Somes, Laconia.

EQUITABLE FIRE AND MARINE, PROVIDENCE, R. I. — George A. French, Manchester.

ELIOT, BOSTON, MASS. — Henry Y. Hayes, Dover.

FANEULL HALL, BOSTON, MASS. — Caleb Richardson, Nashua; G. W. Nourse, Newport; L. Jackman & Co., Concord; A. S. Parshley, Rochester; W. L. Melcher & Co., Laconia; E. A. Crawford, Great Falls; A. Whittemore, jr., Pittsfield; John G. Lane, Manchester; Joseph K. Lund, Bradford; C. O. Eastman, Claremont; H. A. Redfield, Dover; F. J. Barber, Hinsdale; Aldrich & Co., Keene; F. W. de Rochemont & Son, Portsmouth.

FIRE ASSOCIATION, PHILADELPHIA, PA. — F. W. de Rochemont & Son, Portsmouth; L. Jackman & Co., Concord; H. A. Redfield & Co., Dover; Henry W. Blair, Plymouth; Frank G. Clark, Peterborough; Dexter Chase, Lancaster; Crawford & Tolles, Great Falls; E. W. Fatt, Littleton; John C. French, Manchester; McKean & Andrews, Nashua; George F. Starkweather, Keene; C. W. Tibbetts, Farmington; W. P. Whitcher, Lisbon; K. E. Dearborn, Bristol; W. C. Fox, Wolfeborough; Perkins Bros., Tilton.

FIRST NATIONAL FIRE, WORCESTER, MASS. — Morrill & Danforth, Concord; A. F. Howard, Portsmouth; H. H. Holt, Lyme; O. S. Wright, Lebanon; J. G. Kimball, Nashua; Crawford & Tolles, Great Falls.

FITCHBURG MUTUAL FIRE, FITCHBURG, MASS. — J. G. Joslin, Keene; Charles Richardson, Amherst; T. J. Harris, Claremont; Kidder & Whitney, Milford; E. M. Forbes, Winchester; W. L. Melcher & Co., Laconia; C. H. Obeare, New Ipswich; C. B. Perry, Fitzwilliam; E. J. Durant, Lebanon; Levi Stearns, Townsend, Mass.; F. H. Cutter, East Jaffrey; H. B. Stiles, Brookline; D. S. M. White, Peterborough; White & Pierce, East Jaffrey; Aldrich & Co., Keene.

FRANKLIN FIRE, PHILADELPHIA, PA. — C. A. Field, Hanover; G. A. French, Manchester; Frank Freeman, Dover; W. P. Moulton, Exeter; W. L. Melcher & Co., Laconia; McKean & Andrews, Nashua; Morrill & Danforth, Concord; John Sise, Portsmouth; G. F. Starkweather, Keene; W. P. Whitcher, Lisbon; Stearns & Jones, Bradford, Vt.; Crawford & Tolles, Great Falls; F. H. Cutter, East Jaffrey; F. G. Clark, Peterborough; Leach & Barnard, Franklin; William J. Wheeler, South Paris, Me.

GERMANIA FIRE, NEW YORK CITY. — Morrill & Danforth, Concord; G. W. Benn, Dover; John G. Lane, Manchester; E. J. Copp, Nashua; A. S. Parshley, Rochester; K. E. Dearborn, Bristol; Chase & Day, Lancaster; Pierce & Holman, Hillsborough Bridge.

GERMAN AMERICAN, NEW YORK CITY. — John C. French, Manchester; S. & S. C. Eastman, Concord; J. H. Thurber, Nashua; E. B. Huse, Enfield; C. W. Tibbetts, Farmington; A. S. Parshley, Rochester; J. J. & G. W. Barrett, Littleton; G. B. Prescott, Dover; G. H. Aldrich & Son, Keene; Crawford & Tolles, Great Falls.

GIRARD FIRE AND MARINE, PHILADELPHIA, PA. — C. M. Edgerly, Manchester.

HANOVER FIRE, NEW YORK CITY. — Aldrich & Co., Keene; C. A. Haslett, Portsmouth; George A. French, Manchester; S. & S. C. Eastman, Concord; J. H. Dudley, Colebrook; S. C. Clark, Lake Village; Frank Freeman, Dover; S. W. Rollins, Meredith Village; Samuel H. Legro, Lancaster; E. J. Copp, Nashua; Pierce & Holman, Hillsborough Bridge.

HARTFORD STEAM BOILER INSPECTION, HARTFORD, CONN. — James S. Blenkinsop, 10 Pemberton square, Boston, Mass.

HARTFORD FIRE, HARTFORD, CONN. — S. & S. C. Eastman, Concord; George A. French, Manchester; J. G. Kimball, Nashua; John Sise, Portsmouth; George Tilden, Keene; C. F. Parker, Wolfeborough; C. A. Field, Hanover; D. H. Wendell, Dover; G. C. Gordon, Salem; N. M. Swasey, North Haverhill; E. B. Huse, Enfield; W. H. Stickney, Epping; J. C. Campbell, Hillsborough Bridge; S. C. Clark, Lake Village; Gilbert Wadleigh, Milford; R. C. Osgood, Newport; G. W. Wiggins, Exeter; Moody & Howe, Brattleborough, Vt.; Walter A. Shaw, St. Johnsbury, Vt.; B. M. Morrill, Claremont; Frank G. Clark, Peterborough; A. S. Parshley, Rochester; Samuel H. Legro, Lancaster; Knapp & Moses, Great Falls; Timothy Murray, Newmarket; K. E. Dearborn, Bristol; Perkins Brothers, Tilton; Hunt & Hamilton, Athol, Mass.; Dudley & Remick, Colebrook; F. J. Barber, Hinsdale; E. M. Forbes, Winchester.

HAMBURG MAGDEBURG FIRE, HAMBURG, GERMANY. — Gustavus M. Sanborn, Manchester; L. Jackman & Co., Concord.

HOLYOKE MUTUAL FIRE, SALEM, MASS. — W. G. Everett, Manchester; T. J. Harris, Claremont; J. B. Marston, Concord; J. F. Smith, Salem; W. L. Melcher & Co., Laconia; M. D. Taylor, Nashua.

HOME, NEW YORK CITY. — S. & S. C. Eastman, Concord; A. R. Emerson, Alstead; K. E. Dearborn, Bristol; George Olcott, Charlestown; J. H. Dudley, Colebrook; L. H. Eastman, Conway; D. H. Wendell, Dover; C. H. Burns, Wilton; W. P. Moulton, Exeter; S. D. Downs, Franconia; C. A. Field, Hanover; J. C. Campbell, Hillsborough Bridge; W. L. Melcher & Co., Laconia; E. J. Durant, Lebanon; J. J. & G. W. Barrett, Littleton; G. A. French, Manchester; Gilbert Wadleigh, Milford; J. G. Kimball, Nashua; R. C. Osgood, Newport; H. W. Blair, Plymouth; John Sise, Portsmouth; A. S. Parshley, Rochester; A. P. Davis, Warner; B. C. Carter, Wolfeborough; B. M. Morrill, Claremont; Crawford & Tolles, Great Falls; Aldrich & Co., Keene; A. A. Woolson, Lisbon; Frank G. Clark, Peterborough; Perkins Bros., Tilton; S. H. Legro, Lancaster; Timothy Murray, Newmarket.

INSURANCE COMPANY OF NORTH AMERICA, PHILADELPHIA, PA. — J. W. Currier, Alton; R. P. Staniels, Concord; D. H. Wendell, Dover; C. W. Tibbetts, Farmington; J. J. & G. W. Barrett, Littleton; G. A. French, Manchester; McKean & Andrews, Nashua; Morse & Isley, Portsmouth; Crawford & Tolles, Great Falls; Aldrich & Co., Keene; F. G. Clark, Peterborough; W. L. Melcher & Co., Laconia; William Clark, Claremont; Samuel H. Legro, Lancaster; Edward J. Durant, Lebanon; Frank H. Rollins, Plymouth.

IMPERIAL FIRE, LONDON, ENGLAND. — S. & S. C. Eastman, Concord; J. G. Lane, Manchester; Chase & Day, Lancaster; D. M. White, Peterborough; G. W. Benn, Dover; J. G. Kimball, Nashua; G. C. Gordon, Salem; Knapp & Moses, Great Falls; C. A. Field, Hanover; Leach & Barnard, Franklin.

LANCASHIRE, MANCHESTER, ENGLAND. — J. H. Thurber, Nashua; W. G. Everett, Manchester; Morrill & Danforth, Concord; A. F. Craig, Portsmouth; G. B. Prescott, Dover; Aldrich & Co., Keene; Crawford & Tolles, Great Falls; Charles O. Eastman, Claremont.

LA CAISSE GENERALE, PARIS, FRANCE. — L. Jackman & Co., Concord; H. A. Redfield & Co., Dover; G. F. Starkweather, Keene; Ward P. Whitcher, Lisbon.

LIVERPOOL AND LONDON AND GLOBE. — S. & S. C. Eastman, Concord; Frank Freeman, Dover; W. P. Moulton, Exeter; W. L. Melcher & Co., Laconia; E. P. Richardson, Manchester; E. J. Copp, Nashua; R. C. Osgood, Newport; Morse & Isley, Portsmouth; G. C. Gordon, Salem; Crawford & Tolles, Great Falls; F. G. Clark, Peterborough; Charles F. Parker, Wolfeborough; Leach & Barnard, Franklin; Aldrich & Co., Keene; F. H. Cutter, East Jaffrey; Edward P. Storrs, Hanover; J. J. & G. W. Barrett, Littleton; B. M. Morrill, Claremont.

LONDON ASSURANCE CORPORATION. — L. B. Clough, Manchester; McKean & Andrews, Nashua; B. M. Morrill, Claremont; C. A. Haslett, Portsmouth; Redfield & Buck, Dover.

MANUFACTURERS' FIRE AND MARINE, BOSTON, MASS. — Henry Y. Hayes, Dover.

MANHATTAN FIRE, NEW YORK CITY. — Morrill & Danforth, Concord; C. W. Tibbetts, Dover; J. H. Dudley, Colebrook; Geo. F. Starkweather, Keene; Winch & Copp, Nashua.

MERCHANTS', NEWARK, N. J. — L. Jackman & Co., Concord; H. A. Redfield, Dover; Winch & Copp, Nashua; Julius E. Wilson, Manchester.

MECHANICS' MUTUAL, BOSTON, MASS. — L. Jackman & Co., Concord; J. E. Wilson, Manchester; J. G. Kimball, Nashua; H. A. Redfield, Dover.

MERCHANTS', PROVIDENCE, R. I. — E. P. Richardson, Manchester; G. F. Starkweather, Keene; C. A. Tufts, Dover; C. W. Tibbetts, Farmington; N. Butler & Co., Fisherville.

MERCHANTS' AND FARMERS' M., WORCESTER, MASS. — C. A. Field, Hanover; Orren Folsom, Gilmanton; T. J. Harris, Claremont; H. H. Holt, Lyme; J. B. Marston, Concord; W. L. Melcher & Co., Laconia; E. P. Richardson, Manchester; W. P. Whitcher, Lisbon; McKean & Andrews, Nashua.

MERIDEN FIRE, MERIDEN, CONN. — R. P. Staniels, Concord; L. B. Clough, Manchester; J. G. Kimball, Nashua; H. A. Redfield, Dover; White & Pierce, Peterborough and East Jaffrey.

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NIAGARA FIRE, NEW YORK CITY. — R. P. Staniels, Concord; J. G. Kimball, Nashua; F. W. de Rochemont & Son, Portsmouth; Aldrich & Co., Keene; G. M. Sanborn, Manchester.

NORTH BRITISH AND MERCANTILE, GREAT BRITAIN. — Morrill & Danforth, Concord; A. F. Craig, Portsmouth; E. P. Richardson, Manchester; Frank Freeman, Dover; Robert C. Osgood, Newport; J. J. & G. W. Barrett, Littleton; George F. Starkweather, Keene; E. B. Huse, Enfield; A. S. Parshley, Rochester; J. C. Campbell, Hillsborough Bridge; C. Richardson, Nashua; G. W. Wiggins, Exeter; George S. Wilder, Hinsdale; Crawford & Tolles, Great Falls; Perkins Bros., Tilton; K. E. Dearborn, Bristol.

NEWARK FIRE, NEWARK, N. J. — L. Jackman & Co., Concord; F. W. de Rochement & Son, Portsmouth; H. A. Redfield & Co., Dover.

NORTHERN, LONDON, ENGLAND. — S. & S. C. Eastman, Concord; J. G. Lane, Manchester; Chase & Day, Lancaster; D. M. White, Peterborough; G. W. Benn, Dover; J. G. Kimball, Nashua; George C. Gordon, Salem; Knapp & Moses, Great Falls; C. A. Field, Hanover; Leach & Barnard, Franklin.

ORIENT, HARTFORD, CONN. — G. A. French, Manchester; S. & S. C. Eastman, Concord; George Tilden, Keene; J. G. Lane, Claremont; Morse & Ilsley, Portsmouth; McKean & Andrews, Nashua; H. F. Gerrish, Dover; Leavitt & Prescott, Laconia.

PHENIX, BROOKLYN, N. Y. — John C. French, Manchester; S. & S. C. Eastman, Concord; George Tilden, Keene; J. G. Lane, Manchester; McKean & Andrews, Nashua; A. S. Parshley, Rochester; B. C. Carter, Wolfeborough; Crawford & Tolles, Great Falls; John Sise, Portsmouth.

PHOENIX, HARTFORD, CONN. — John W. Currier, Alton; R. P. Staniels, Concord; D. H. Wendell, Dover; J. C. Campbell, Hillsborough Bridge; W. L. Melcher & Co., Laconia; W. P. Whitcher, Lisbon; H. H. Holt, Lyme; N. M. Swasey, North Haverhill; McKean & Andrews, Nashua; Z. C. Perkins, New Hampton; Morse & Ilsley, Portsmouth; William Yeaton, Pittsfield; E. M. Forbes, Winchester; A. P. Davis, Warner; J. Fleeman, Wilton; J. E. Dewey, Lebanon; L. B. Clough, Manchester; A. S. Parshley, Rochester; F. H. Rollins, Plymouth; Frank J. Barber, Hinsdale; Charles H. Pitman, Farmington; K. E. Dearborn, Bristol; D. R. Hall, Croydon Flat; Aldrich & Co., Keene; Perkins Bros., Tilton; Leach & Barnard, Franklin.

PENNSYLVANIA FIRE, PHILADELPHIA, PA. — John Sise, Portsmouth; Clarence M. Edgerly, Manchester; Morrill & Danforth, Concord; McKean & Andrews, Nashua; W. P. Whitcher, Lisbon; Frank Freeman, Dover; Lycurgus Pitman, North Conway; E. D. Sabine, Windsor, Vt.; Crawford & Tolles, Great Falls; F. G. Clark, Peterborough; Leach & Barnard, Franklin; Stearns & Jones, Bradford, Vt.

PEOPLE'S, NEWARK, N. J. — L. Jackman & Co., Concord; J. E. Wilson, Manchester.

PRESCOTT, BOSTON, MASS. — L. Jackman & Co., Concord.

QUEEN, LIVERPOOL, ENGLAND. — Morrill & Danforth, Concord; C. A. Tufts, Dover; John C. French, Manchester; Morse & Ilsley, Portsmouth; George A. Emerson, Bristol.

QUINCY MUTUAL, QUINCY, MASS. — J. G. Kimball, Nashua; S. & S. C. Eastman, Concord; E. P. Richardson, Manchester; W. L. Melcher & Co., Laconia; Perley Dodge, Amherst; Gilbert Wadleigh, Milford; C. A. Field, Hanover; John B. Pike, Lebanon; C. B. Perry, Fitzwilliam; W. P. Burton, Lebanon; W. H. Marston, Sandwich.

REVERE, BOSTON, MASS. — L. Jackman & Co., Concord; Winch & Copp., Nashua; J. E. Wilson, Manchester; G. F. Starkweather, Keene.

ROGER WILLIAMS, PROVIDENCE, R. I. — R. P. Staniels, Concord; J. G. Kimball, Nashua; Perkins Bros., Tilton; John Fox, Wolfeborough; Frank G. Clark, Peterborough; C. S. Averill, Milford; George A. Litchfield, Keene.

ROYAL, LIVERPOOL, ENGLAND. — C. M. Edgerly, Manchester; McKean & Andrews, Nashua; W. P. Moulton, Exeter; Morrill & Danforth, Concord; John Sise, Portsmouth; Gilbert Wadleigh, Milford; W. P. Whitcher, Lisbon; L. Pitman, North Conway; E. D. Sabine, Windsor, Vt.; George B. Prescott, Dover; Frank G. Clark, Peterborough; Crawford & Tolles, Great Falls; Leach & Barnard, Franklin; Hunt & Hamilton, Athol, Mass.; Stearns & Jones, Bradford, Vt.

ROYAL CANADIAN, MONTREAL, CANADA. — Morrill & Danforth, Concord; John B. Pike, Lebanon; E. P. Richardson, Manchester; Gilbert Wadleigh, Milford; B. M. Morrill, Claremont; W. H. Belknap, Exeter; Crawford & Tolles, Great Falls; George F. Starkweather, Keene.

ROCHESTER GERMAN. — John C. French, Manchester; Lyman Jackman & Co., Concord; H. W. Blair, Plymouth; John Sise, Portsmouth.

SCOTTISH COMMERCIAL, GLASGOW. — R. P. Staniels, Concord; A. F. Craig, Portsmouth; F. R. Lane, Manchester; J. H. Thurber, Nashua; G. F. Starkweather, Keene; E. B. Huse, Enfield; George B. Prescott, Dover; E. J. Mathes, Rochester; Perkins Bros., Tilton.

SHAWMUT, BOSTON, MASS. — K. E. Dearborn, Bristol; James Bullard, Claremont; S. & S. C. Eastman, Concord; George A. French, Manchester; J. G. Kimball, Nashua; F. W. de Rochement & Son, Portsmouth; A. S. Parshley, Rochester; E. M. Forbes, Winchester; Crawford & Tolles, Great Falls; G. H. Aldrich & Son, Keene; C. W. Tibbetts, Farmington; Samuel H. Legro, Lancaster.

SHOE AND LEATHER, BOSTON, MASS. — E. J. Copp, Nashua; Henry Y. Hayes, Dover.

ST. PAUL FIRE AND MARINE, ST. PAUL, MINN.—Morrill & Danforth, Concord; G. F. Starkweather, Keene; J. G. Lane, Manchester; A. F. Craig, Portsmouth; Crawford & Tolles, Great Falls; George C. Gordon, Salem; Leach & Barnard, Franklin; Leavitt & Prescott, Laconia; Caleb Richardson, Nashua.

SPRINGFIELD FIRE AND MARINE, SPRINGFIELD, MASS.—McKean & Andrews, Nashua; N. M. Swasey, North Haverhill; E. J. Mathes, Rochester; R. P. Staniels, Concord; C. A. Field, Hanover; Morse & Ilsley, Portsmouth; Samuel W. Rollins, Meredith Village; Frank Freeman, Dover; C. M. Edgerly, Manchester; W. H. Morton, Salmon Falls; W. L. Melcher & Co., Laconia; R. S. Osgood, Newport; W. P. Moulton, Exeter; E. W. Farr, Littleton; J. C. Campbell, Hillsborough Bridge; H. W. Blair, Plymouth; Charles F. Parker, Wolfeborough; J. W. Currier, Alton; J. H. Dudley, Colebrook; L. Pitman, North Conway; Jesse E. Dewey, Lebanon; Crawford & Tolles, Great Falls; Aldrich & Co., Keene; C. H. Pitman, Farmington; Frank G. Clark, Peterborough; Joseph K. Lund, Bradford; Leach & Barnard, Franklin; Samuel H. Legro, Lancaster.

TRANSATLANTIC FIRE, HAMBURG, GERMANY.—Morrill & Danforth, Concord; John C. French, Manchester.

TRADERS AND MECHANICS', LOWELL, MASS.—J. F. Smith, Salem; L. B. Clough, Manchester; J. G. Kimball, Nashua; W. L. Melcher & Co., Laconia; Parker & Young, Lisbon; James Taft, Greenville; Orren Folsom, Gilmanton.

WESTCHESTER, NEW ROCHELLE, N. Y.—Morrill & Danforth, Concord; A. F. Craig, Portsmouth; C. O. Eastman, Claremont; E. P. Richardson, Manchester; H. A. Redfield, Dover.

WATERTOWN FIRE, WATERTOWN, N. Y.—N. Butler & Co., Fisherville; C. O. Eastman, Claremont; A. J. Lane, Manchester; T. E. Prescott, Laconia; John H. Ballard, Concord; Perkins Bros., Tilton; H. A. Redfield & Co., Dover; Francis Winch, Nashua; A. S. Parshley, Rochester; Charles H. Pitman, Farmington; Aldrich & Co., Keene.

LIFE-INSURANCE COMPANIES.

ÆTNA LIFE, HARTFORD, CONN. — W. A. Stone, Concord, General Agent; C. O. Eastman, Claremont.

BERKSHIRE LIFE, PITTSFIELD, MASS. — Amos J. Blake, Fitzwilliam; Charles E. Twombly, Concord; Henry J. Martin, Keene; F. W. de Rochemont, Portsmouth.

CONNECTICUT MUTUAL LIFE, HARTFORD, CONN. — J. H. Thurber, Nashua, General Agent; J. C. French, Manchester; Henry Merrill, Haverhill; C. M. Murphy, Dover; A. D. Tolles, Great Falls; W. H. Allison, Concord.

CONTINENTAL LIFE, HARTFORD, CONN. — George H. Aldrich, Keene; W. S. Chamberlain, Boston, Mass.

EQUITABLE LIFE ASSURANCE SOCIETY, NEW YORK CITY. — Jotham F. Clark, Portland, Me.; R. W. Wason, Great Falls.

MANHATTAN LIFE, NEW YORK CITY. — George A. French, Manchester; D. H. Wendell, Dover.

MASSACHUSETTS MUTUAL LIFE, SPRINGFIELD, MASS. — M. V. B. Edgerly, Manchester, General Agent; C. L. Meloon, Nashua; G. M. Sanborn, Manchester.

MUTUAL LIFE, NEW YORK CITY. — James P. Bartlett, Portsmouth; R. P. Staniels, Concord; John G. Lane, Manchester; J. L. Farwell, Claremont; W. P. Moulton, Exeter; J. S. Hayes, Dover; E. A. Crawford, Great Falls; Robert C. Osgood, Newport; Solon A. Peck, Lebanon; John G. Kimball, Nashua; James Taft, Greenville; Leach & Barnard, Franklin.

MUTUAL BENEFIT LIFE, NEWARK, N. J. — Henry A. Yeaton, Portsmouth; B. B. Peck, General Agent, Portland, Me.; W. B. Colby, Portland, Me.

NATIONAL LIFE, MONTPELIER, VT. — A. J. Lane, Manchester; A. C. Pierce, Concord; G. N. Farwell, 2d, Claremont; Fred A. Eaton, Nashua.

NEW ENGLAND MUTUAL LIFE, BOSTON, MASS. — Edward P. Emerson, Nashua, General Agent; W. P. Burton, West Lebanon; Frank Freeman, Dover; Morse & Ilsley, Portsmouth; R. P. Staniels, Concord; D. M. White, Peterborough.

PHENIX MUTUAL LIFE, HARTFORD, CONN. — S. Y. Wallace, Concord, General Agent.

STATE MUTUAL, WORCESTER, MASS. — W. C. Robinson, Portsmouth; C. S. Averill, Milford; Asa A. Tufts, Dover.

TRAVELERS' INSURANCE COMPANY, HARTFORD, CONN. — George Kimball, Keene; John D. Kirk, Franklin; McKean & Andrews, Nashua; Morse & Ilsley, Portsmouth; Stephen Norman, Claremont; George B. Prescott, Dover; George F. Richardson, Rochester; W. H. Raymond, Plymouth; George F. Starkweather, Keene; J. H. Thurber, Nashua; G. F. Thompson, Portsmouth; Aldrich & Co., Keene; N. Butler & Co., Fisherville; James J. Barrett, Littleton; E. J. Durant, Lebanon; S. & S. C. Eastman, Concord; W. G. Everett, Manchester; Alonzo Elliott, Manchester; Smith Emerson, Dover; George A. French, Manchester; Frank Freeman, Dover; Charles L. Gilmore, Concord; Charles E. Goodwin, Great Falls; Thomas J. Harris, Claremont.

UNITED STATES LIFE, NEW YORK CITY. — James E. Larkin, Concord.

UNION MUTUAL LIFE, AUGUSTA, ME. — Lyman Jackman, Concord.

VERMONT LIFE, BURLINGTON, VT. — A. F. Craig, Portsmouth.

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Fire and Fire-Marine Insurance Companies licensed in New Hampshire, April 1, 1879.

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Life-Insurance Companies licensed in New Hampshire, April 1, 1879.

Name and Location.	Organized.	President.	Secretary.	Pages.
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Phenix Mutual, Worcester, Mass.	1844	Isaac Davis.	Rodney Dennis.	37-40
Travelers' Life and Accident, Hartford, Conn.	1823	James G. Batterson.	C. P. Fraleigh.	37-40
United States, 251 Broadway, New York, N. Y.	1850	James Buell.	James P. Carpenter.	37-40
Union Mutual, 153 Tremont street, Boston, Mass.	1848	John E. De Witt.	Warren Gibbs.	37-40
Vermont Life, Burlington, Vt.	1869	James R. Hosmer.		

THIRTY-FIFTH ANNUAL REPORT

OF THE

RAILROAD COMMISSIONERS

OF THE

STATE OF NEW HAMPSHIRE,

1879.

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RAILROAD COMMISSIONERS' REPORT.

The railroad commissioners respectfully submit their thirty-fifth annual report.

As the present is the proper semi-centennial railroad year,* a brief retrospective survey of the origin and estab-

* The scheme of a railway traversed with steam locomotive carriages was not introduced into this or any other country till 1829, which is known as "the great railroad year," in railway history. The importance of a smooth, hard road-bed was doubtless apparent as soon as wheel-carriages came into use. The fragments of tracks formed of stone blocks, over which the immense stones of the Egyptian pyramids were transported; the remains of the Appian Way of the ancient Romans, formed with wheel-tracks of nicely-jointed stones; the magnificent ruins of the great roads of Peru, one of them built with well-cut porphyritic stone, and another, described by Humboldt and Prescott, built of heavy flags of freestone covered in part at least with cement, which time has rendered harder than the stone itself, both the work of the ancient Incas, twenty feet wide, the latter-named scaling the Cordilleras, and nearly two thousand miles long,—all show the steps towards the railway by the civilized nations of antiquity, the device of the Appian Way being used in London, Milan, and other continental cities, in modern times. Wooden rails were first used in England as early as 1672, at the collieries near Newcastle-upon-Tyne. In 1738 iron rails were introduced on a road at Whitehaven, Eng., and in 1776 another iron railway was laid down at Sheffield, but torn up by the colliers. The first iron railway was built at the iron works of Colebrookdale in 1786. These were, in fact, roads with wooden rails strapped with iron, the straps on the last-named road being cast-iron five feet long, four inches wide, and one and three-fourths inches thick, with flanges on the outer edge to hold the wheels on the track. These roads were called tramways, a name derived, as some say, from the name of a Mr. Outram prominently identified with one of the earliest of the roads; and, as others say, from the name of the coal-wagons, which were called trams. Upon these tramways one horse could do the work of forty on a common road. An improvement of this rail, known as the fish-bellied rail from its form, long continued in use even after the introduction of the wrought-iron rolled rail, which was first used in 1803, but not brought into much use till machinery in 1820 was invented for rolling rails into other than flat

lishment of the scheme of steam-railway locomotion, which in its first half-century has produced results so stupendous

shapes. Horses and mules were almost exclusively used for the motive power down to 1829, a railway period of more than a hundred and fifty years. The only exceptions were a few roads on which the force of gravity was used on inclined planes, the descending wagons hauling back to the collieries the empty carriages, by means of ropes and windlasses.

STEAM-CARRIAGES.

Cugnot, an engineer of the French army, constructed an engine at Paris as early as 1763, and in 1769 built a steam-carriage to run on a common road at the expense of the French monarch, regarded at the time as a creditable piece of work; and in the Paris museum is preserved a steam-carriage made by him in 1790. In England Watt suggested steam-carriages in 1759, was at work on the contrivance in 1774, and patented one in 1784. Oliver Evans of Philadelphia patented a steam-carriage in 1782, sending his drawings and specifications to England in 1787 and again in 1794-95. In 1784 Murdock, Watt's assistant, built a working model of Watt's carriage. In 1802 Tremthick and Vivian patented, and in 1804 built, a high-pressure locomotive-engine for a railway in Wales, which did well with light loads on a level surface and moderate grades, but when more severely tasked the wheels slipped without advancing, a formidable obstacle to be overcome till 1831, when Horatio Allen, the ingenious engineer of the South Carolina Railroad, put into efficient operation on that road the important device of two four-wheeled trucks or bogies for engines and passenger cars, the first use of such an arrangement on any railroad, and which without essential change, including the application of pedestals to the springs, has ever since been used on all the roads in this country. Gridley Bryant, the engineer of the Quincy Granite Railway in Massachusetts, had constructed an eight-wheeled carriage for hauling long blocks of granite on his road about 1826; and Ross Winans of Baltimore, in connection with Peter Cooper, then of Baltimore, now of New York, who began experiments in view of designing a carriage which would traverse well the short curves of the Baltimore and Ohio Railroad, ultimately brought out and put upon that road substantially the same double-truck system which was already in use on Bryant's and Allen's roads. Winans obtained a patent, but failed to sustain it against Bryant's claims. There had been persistent effort in France and England, beginning as early as 1769, to establish steam-locomotive conveyance on common roads, and when the success of steam-locomotion on railroads was demonstrated in 1829 there were many steam-carriages in operation on common roads in England.

The first completely successful steam-locomotive was put into use on a railway at the Hatton colliery in England in 1822, a road changed from horse to steam power in 1819, and upon which five steam-locomotives were put into work in 1822. The machines were, however, adapted only to slow rates of speed. The first railroad in England for conveying passengers was opened in 1825, and was worked with horse-power. In 1829 Stephenson and Booth built the Rocket for the Liverpool and Manchester Railroad, a locomotive weighing eight thousand and five hundred pounds, which ran at an average speed of fourteen miles an hour with a

and so salutary throughout the domains of civilization, seems to be not inappropriate in this place.

SEMI-CENTENNIAL SKETCH.

Fifty years ago there was no steam-locomotive upon a railroad in America. No railroad designed for steam-locomotion had then been built in this country, nor, with the solitary exception of the South Carolina Railroad, upon which work was commenced in 1829, had any railroad at that time been chartered with the use of steam-locomotion expressly in view.

Railways in a rude form, upon which to move coal by horse-power, were in use at the English collieries for nearly two centuries prior to the first English settlements in this country ; and much earnest investigation, aiming to utilize steam in propelling land-carriages, was prosecuted both in England and France as well as in this country, previous to the American Revolution, but with no practical success. About the beginning of the present century ingenious minds in England and America began to show by their contrivances that steam would ultimately be utilized as the motive power in railway transportation, though the experiments at that period were not without serious discouragements. The first completely successful experiment was on a railroad at the Hatton colliery in England in 1822, a road which had been changed from horse to steam power in 1819, and upon which five steam-locomotives, built by George Stephenson, were put into operation in 1822. The Liverpool and Manchester Railway Company, chartered in 1825, began to build the same year ; but as late as 1828 a special committee of the company reported in favor of stationary engines ; but when the road was opened in 1829, a locomotive built

gross load of seventeen tons ; and in 1830 steam-carriages were in regular operation on this road, which, when its construction was begun in 1825, was intended for stationary engines to be placed along the route. Thus was inaugurated the system of steam-locomotion, which has produced such vast results in modern civilization.

expressly for the road by Stephenson was used, attaining a speed of twenty-nine miles an hour on the trial trip, and from this success Stephenson has been styled the "Father of the Locomotive System." The earliest railway legislation in England was the charter of the "Surry Iron Tramroad,"* granted by Parliament in 1801. In the United States,

THE FIRST RAILROAD LEGISLATION AND RAILROADS

originated at a later period. The legislature of Pennsylvania on this subject incorporated a road from Philadelphia to Columbia, March 31, 1823, but the charter lapsed, as the grantees did not enter upon the work of building the road, according to the act; and in 1826 the State, in its corporate capacity, assumed the project as a portion of the stupendous undertaking in which the commonwealth that year embarked, to unite Philadelphia and Pittsburg by a continuous line of railway and canal communication, and which was finished in 1834,—comprising 122 miles of railroad and 277 miles of canal, at a cost of more than fourteen millions of dollars,—a gigantic achievement for that period, honorable to the statesmanship and courageous public spirit of that great State, in which, at the close of 1826, 6 railroads had been chartered, 28 at the close of 1830, and 39 at the close of 1831. The Baltimore and Ohio Railroad was chartered by Maryland and Virginia in 1828, and the corner-stone of the vast work was laid July 4, 1828, at Baltimore, with imposing ceremonies. Charles Carroll of Carrollton, then over ninety years of age, and the only surviving signer of the Declaration of Independence, officiated on the occasion, and in his address uttered these memorable, far-sighted words: "I consider this among the

* The origin of this name is not certain. Some derive it from the name of a man prominently engaged in mining at Newcastle,—a Mr. Outram, who about 1767 built such a road. Others claim that it originated from tram, the name of a coal-wagon, such as was used on the Newcastle road; but this wagon is, on the other hand, alleged to have received its name from Outram.

most important acts of my life, second only to my signing the Declaration of Independence." This road was completed to Wheeling, 379 miles, in 1853, at a cost of nearly twenty-four millions of dollars; and this does not embrace its branches aggregating 382 miles, making a total of 761 miles,—"main stem and branches." Maryland chartered 3 other railroads that year, and 2 in 1829. South Carolina entered early into the railroad enterprise; chartered the South Carolina Canal and Railroad Company in 1827, which in 1829 opened 6 miles of the railroad from Charleston toward the Savannah River; and in 1838 the State had chartered 12 other railroads, of which several had been completed. New York chartered the Mohawk and Hudson Railroad in 1826; it was finished in 1831, 16 miles long, the oldest railroad in the State; the motive power originally being stationary engines for heavy ascending grades, and horse-power elsewhere. It was the beginning of the New York Central and Hudson River Railroad. In 1828 there were no less than 10 railroads chartered in that State. The New York and Erie was not chartered till 1832.

RAILROADS IN NEW ENGLAND.

The first railroad legislation in New England was the charter of the Granite Railway Company, granted March 4, 1826, authorizing the building of a railroad from "the ledges of granite rock in Quincy to tide-water in Milton or Quincy," with right of way 6 rods wide, under a franchise of 40 years, Amos Lawrence being one of the grantees. The road, 3 miles long, worked by horses, was finished in 1827, the rails being wood strapped with iron, resting on granite sleepers. It was the first railroad * for actual rail-

* Thomas Leiper built an experimental railway 21 yards long, in Philadelphia, in 1800; Silas Whitney built an experimental railway on Beacon Hill, Boston, in 1807,—a gravity road on which the descending car drew another up the hill; and in 1818 there was a railway in operation with wooden rails at an iron furnace in Pennsylvania. The Mauch Chunk Railroad in Pennsylvania, 9 miles long, was

road service, of anything more than mere local note, which was put into use in this country, and was a wonder of the time. Lithographs, representing in one part a single horse moving nimbly on the railway with three of the "granite carts" coupled together, with the driver mounted on top the front cart, and in another part three horses tugging along one such cart on an ordinary highway, were printed and disseminated through the country in 1826-27; one of these pictures being now in the possession of Mr. J. B. Winslow of Boston.* This road was sold to the Old Colony Railroad Company in 1846. The work published by the State of Pennsylvania in 1876, on "Pennsylvania and the Centennial Exhibition," compiled with great research and care, states in its chapter on railroads, vol. 1, p. 237, that "a short railroad with wooden rails is said to have been built at Nashua, N. H., in 1825," but the statement does not seem to be well founded.

The second railroad act in New England was a law passed in Rhode Island in 1828, authorizing the commonwealth of Massachusetts to build a railroad from the Massachusetts line to Providence. This act was repealed in 1831, when the Providence and Boston Railroad Company was incorporated in that State. In 1829, the Massachusetts Railroad from Boston to Albany, the Boston, Providence, and Taunton, and the Worcester, a short road from Worcester to

finished in 1827, but later in the season than the completion of the Granite Railway; it was in part a gravity road, one of the descending cars bringing down the mules which hauled back the empty wagons. It is due to the Granite Railway Company to add that their enterprise, by its great success, had much influence in awakening the public mind to the railroad subject. Daniel Webster was foremost among those full in the faith in the new scheme, and his powerful support aided essentially in securing from the legislature in 1827 the appointment of two commissioners and an engineer to select and survey the most eligible route for a railroad from Boston to the Hudson River, at or near Albany. Two routes were surveyed, and, as a consequence, the legislature in 1828 devoted great attention to railroad interests throughout the State.

* This statement is derived from an excellent historical address on railroads delivered at Concord, N. H., in 1869.

Quinsegemond Pond, were chartered in Massachusetts, the Boston and Lowell, and the Franklin from Boston to the New Hampshire state line, being chartered in 1830.

The first railroad legislation in Connecticut was the charter of the Providence and Stonington Railroad, granted in 1832. This road, opened in 1837, now constitutes, by consolidation, a part of the New York, Providence, and Boston Railroad.

The first railroad legislation in Maine was the charter of the Calais Railway Company in 1832, the name being changed to the "Calais and Barring Railway Company" in 1837, and by consolidation in 1870 assuming the name of the St. Croix and Penobscot Railroad Company. The Bangor and Oldtown Railroad also was chartered in 1832, completed in 1836, and operated till the European and North American Railway was completed, over the same route, some dozen years ago. No charter was granted in Vermont till 1832, when the Rutland and Whitehall, and the Bennington and Brattleborough companies were incorporated. The earliest railroad legislation in Connecticut was the incorporation of the Boston, Norwich, and New London, and of two other companies, in 1832.

So very great was the success of the Boston and Lowell and several other roads early opened, that the building of a railroad at once became a wild fever throughout New England, in which, within a quarter of a century after the Granite Railway Company was established in 1826, no less than 281 charters were granted; 122 in Massachusetts, 49 in New Hampshire, 44 in Maine, 28 in Connecticut, 25 in Vermont, and 13 in Rhode Island.

RAILS. — WOODEN, IRON, STEEL.

The first rails used were entirely of wood. In 1672 the rails on the tramways at the English collieries were round-

ed off to fit the grooved wheels of the wagons, the track being perfectly straight. In 1765, almost a century later, the rails were still wholly of wood, but had flanges on the outer edges to hold the carriage to the track. The rails were subsequently faced with iron straps. Cast-iron rails, with smooth upper surface, on which wheels with flanges, known as "edge rails," were used, were introduced into England as early as 1789. The flange was subsequently transferred from the wheel to the rail. The "fish-bellied" rail, so called from the shape of its upper surface, was introduced in England near the beginning of the present century, and were in use for some years after the wrought-iron rail came into use in 1808. The first wrought-iron rails were flat, as it was not till 1820 that suitable machinery for rolling rails into other than flat shape was invented. This was a most important advancement, as cast-iron rails could not be made straight in greater lengths than four or five feet, while wrought-iron rails could be made straight in much greater lengths; and with the perfected machinery they can be made straight in hundred-foot lengths or more, though the usual length is from twenty to thirty feet. The first rails used on the Darlington road, the first complete railroad in the world, opened in 1825, were wrought-iron, rolled, fish-bellied, weighing twenty-eight pounds per yard.

AMERICAN IRON RAILS.

The first iron rails made in this country were cast, and used on an experimental railroad in the town of Mauch Chunk, Penn., in 1826. After casting a large quantity of them, about four feet long, the process was abandoned, being found too expensive. When the Columbia and Philadelphia Railroad Company advertised for proposals to furnish rails for their road in 1831, there were no offers to furnish American rails, and the whole were imported

from England. Prior to 1842 rails were imported virtually free of duty, and American capitalists did not dare to enter into competition with the English manufacturers; but after the passage of the tariff act of 1842, the business gradually developed in this country. The wooden stringers on the Mauch Chunk Railroad, built in 1827, were rolled straps of common flat bar-iron, an inch and a half wide and three-eighths of an inch thick. As late as 1837, iron straps, five-eighths of an inch thick, were used in building the Erie and Kalamazoo Railroad, and this kind of rail was used as late as 1850 on the Schenectady and Utica Railroad, the most important link of the New York Central.

The first T rails imported into this country were designed to be fitted into cast-iron chairs resting on stone blocks. The Boston and Lowell Road, built in 1835, used this pattern, but the chair rested on stone cross-ties instead of blocks, wooden cross-ties having come into use some years earlier. Johnson's Cyclopædia and other such authorities state that the first T rails used in this country were laid on the New Orleans and Ponchartrain Railroad in 1831. If so, they must have been of this pattern, as it is positively asserted in the American Cyclopædia that Robert L. Stevens, many years president of the Camden and Amboy Railroad, introduced the T rail on that road in 1836, and that these rails ordered from England were the first T rails produced in that country; and it is further stated that this innovation was the result of a futile effort to roll the old T rail and chair in one piece.

The manufacture of heavy iron rails in this country was begun in 1844, at the Mount Savage rolling-mill in Alleghany County, Md, erected in 1843 for the manufacture of this class of rails. The Northern Railroad of New Hampshire was in part laid originally with Mount Savage rails, and which proved to be the best iron rails ever laid upon that road, with the single exception of a purchase of

Wareham rails imported from England about the time the road was built, in 1846, the remnants of which are choicely gathered up along the track to use for frogs and other similar purposes. It may be in this connection further stated that there are some lengths of steel rail at the Danbury station, a place of the severest trial of endurance, which after ten years of the hardest use are as perfect almost as when they were laid. The Montreal rolling-mill at Danville, Penn., built in 1845 expressly for rails, manufactured there that year the first T rails made in this country. The Boston iron-works, built in 1823, rolled the first T rails made in Massachusetts, in 1846. In the same year the rolling-mill at Trenton, N. J., the rolling-mill of the New England Iron Company at Providence, the Phoenix, Penn., rolling-mill, and the Brady's Bend, Penn., rolling-mill, all began to make such rails. The rolling-mill at Brady's Bend was built in 1841 as a merchant-bar mill, and made only flat rails till 1846.

The first thirty-foot rail rolled in this country is claimed to have been rolled in 1855, at the Cambria, Penn., iron-works, but no demand was found for them at that time, the first rails of this kind made to order being rolled in 1859 at the Montour, Penn., rolling-mill, for the Sunbury and Erie Railroad Company. In 1876 the Cambria iron-works rolled 47,643 tons of iron and 56,100 tons of steel rails, — total 103,743 net tons, — which is claimed to be the largest aggregate of rails ever rolled by one mill in one year in this country.

STEEL RAIL.

The pneumatic process of converting pig-iron into steel, which has produced an entire revolution in the iron manufacture of the world, and no less a change in railroad-tracks, had its elementary beginnings scarcely more than a quarter of a century ago. Steel rails were first rolled in 1857, and, notwithstanding the great cost of them, so great

was their superiority over iron rails in endurance found to be, that the demand for them was greater than the capacity of the mills to make them, till the pneumatic process was perfected and brought into successful use two years later. William Kelly, an ingenious iron-master of Caldwell County, Ky., began experiments at his furnace in Eddyville, with the pneumatic process in view, as early as 1851, and in 1857 took out a patent in this country on a method of removing the carbon, silicon, and other impurities of pig-iron, converting it into steel by means of blasts of air forced through the molten metal, recognizing the fact that the blasts of air would raise the molten mass in the crucible from a red to a white heat, without the use of fuel. In 1855, Henry Bessemer, an engineer in England, began experiments with the same end in view, and October 17, 1855, patented a process of blowing air or steam through the molten mass, thereby decarbonizing the metal to any desired extent. Two months later he took out another patent, mainly on the fashion of a crucible, but it was not till December 12, 1856, when he secured a third patent, that he enunciated the fact that the heat developed by the currents of air was sufficient without additional fuel, though he had previously recognized that blasts of steam, instead of heating, cooled the molten metal. His patents were secured in this country as well as in England and on the Continent, but the validity of Kelly's patent in this country was established against him on the ground of priority of invention, though patented some two years later than the date of Bessemer's first patent. Neither Kelly nor Bessemer, however, succeeded in reducing the process to successful use till it was supplemented by the invention of Robert F. Mushet of the Forest steel-works in England, who in 1856 patented the process of adding to the molten pneumatized metal of the crucible a triple compound of carbon, manganese, and iron, of which compound spiegeleisen was found to be the cheapest and most convenient

form, and of which from one to five per cent only was found to be the ratio of the compound to the metal required. This device at once overcame all obstacles to the success of the process, except the great distrust among capitalists which Bessemer's continued failures had engendered in England, and which was not removed till Bessemer, in 1859, built a small converter at Sheffield, and himself put the process into so successful operation as to compel its acceptance.

While Bessemer was prosecuting his experiments in England, Kelly was persistently pursuing his experiments in this country, his experimental work being largely conducted from 1857 to 1859 inclusive, at the Cambria iron-works in Johnstown, Penn. The first pneumatic converter in America was built at this place, but no true steel was converted in it, although refined iron was very successfully produced there in those years.

In 1857, pending the publication of Mushet's patent, he built a small converter, obtained a quantity of Bessemerised* hematite cast-iron, melted it, put into it one pound of melted spiegeleisen for every twenty-two of the iron; and

* Though Kelly was undoubtedly before Bessemer in the conception of the pneumatic process, and in entering upon experiments in view of the process, Bessemer entirely surpassed him in the devising of apparatus and machinery requisite for practical success of the process, as well as in advance of him in securing patents; and it is not without a degree of justice that his name is immortalized in the name of one of the greatest inventive contributions to the industrial improvements of modern time. It is to be remembered, however, that Bessemer did not achieve success in the pneumatic process till Mushet added his improvement in 1857. While Bessemer has been crowned with fortune, and with honors which have now culminated in the honor of knighthood recently conferred on him by the Queen of England, Mushet, on the contrary, never received much pecuniary return, either in England or on the Continent, for his vital contribution to the process; but his patent in this country has been of value to him, and his invention has won him recognitions in the highest scientific circles here and in Europe. Kelly is still less known in the invention, and for the notice of him in this sketch, as also for much other information in regard to iron and steel rails, acknowledgments are due to the very valuable work on "Pennsylvania in the Centennial Exhibition," published by the "Pennsylvania Board of Centennial Managers," in 1878.

from ingots of this metal a double-headed rail was rolled at the Ebbw Vale iron-works and laid down at the Derby station on the Midland Railroad in England, where iron rails sometimes lasted no longer than three months. It was taken out in 1873, after a service of more than sixteen years, during which period about 2,250,000 trains passed over it, and a like number of detached engines and tenders. This was the first Bessemer steel rail ever laid down. In 1876, it was stated, in an address by an English engineer of eminence in London, that, while the average life of the iron rail was but about three years, most careful experiment and observation showed the average life of the Bessemer rail to be sixteen and one-half years.

The new process was at first received with more favor in Sweden than in any other country, as the unrivaled purity of the ores and fuels there furnished a pig-iron admirably adapted to the purpose. As early as 1867, there were 52 Bessemer converters in England, 22 in Prussia, 12 in France, 14 in Austria, 15 in Sweden, 2 in Belgium, and 6 in the United States, making an aggregate of 123 converters in operation in European countries. In 1873, Germany alone had 70, and England 105; and the production of Bessemer steel in England had increased from 6,000 tons in 1867 to 540,000 tons in 1874. In the United States there are now 11 Bessemer steel-works, each containing 2 converters.

In 1863, E. B. Ward, Detroit, D. J. Morrill, Johnstown, Penn., W. M. Lyon and James Park, Jr., Pittsburg, and L. S. Durfee, New Bedford, having secured control of Kelly's patent, under a contract which has been valuable to the inventor and his representatives, organized the Kelly Process Company, and established experimental works at Wyandotte, Mich. In 1864, they secured the control of Mushet's patents in this country, on terms which admitted the inventor and two other Englishmen as members of the "Kelly Process Company"; and in 1865, C. P. Chauteau,

James Harrison, and Felix Vallé, all of St. Louis, became members.

In 1864, the control of Bessemer's original process in this country was secured by John Winslow, John A. Griswold, and Alexander L. Holley, all of Troy, N. Y., in which city they constructed experimental works that year, at which they succeeded in producing Bessemer steel in 1865, as the Kelly Process Company had done at Wyandotte in 1864. But as the Wyandotte company could not achieve practical success without using the Bessemer machinery, and as the Troy company could not succeed without using the Mushet process, the two concerns were consolidated in 1866, a joint stock company under the name of the "Pneumatic Steel Association" being soon afterwards formed out of the consolidated interests. In 1867, the Pennsylvania steel-works at Harrisburg put a Bessemer converter into operation; and in 1868 a Bessemer converter was built and put into operation at Lewistown, Penn., making in all four Bessemer establishments at that time in this country.

The consolidation of the conflicting patent interests in 1866 produced a large reduction of the fees and royalties, and a consequent rapid extension of the industry through the country. The process, which after the addition of Mushet's device was exceedingly complete, has been materially improved by the enlightened chemists connected with the American work, within the sixteen years since its introduction into use in this country; and the apparatus and machinery have been vastly improved through the inventive genius of Alexander L. Holley, who has superintended the construction of the most of the American works. It is universally conceded, that, in the perfection and completeness of the constructive apparatus and working of the establishments, the United States is not surpassed by any other country; though for some cause, either the quality of the ores and metals, or the want of rigid and honest super-

vision, the average quality of the American steel rails in the market is very generally regarded in American railroad circles as inferior to that of the English. The recent heavy importation of steel rails for the Erie Railroad, by Mr. Vanderbilt, who is represented as asserting that he went for his purchase where he could get better rails than at home, is a forcible illustration in point.

The first Bessemer steel rails made in this country were rolled at the North Chicago works, May 24, 1865, from ingots made at the experimental pneumatic steel-works of Wyandotte. Several of these rails were laid in a track at Chicago, and were, after ten years' heavy wear, still in use and good condition in 1875. The first steel rails rolled in this country upon order, in the way of general business, were rolled August, 1867, at the Cambria Iron-works, Johnstown Penn., from ingots by the Pennsylvania Steel Company at Harrisburg. In September, 1867, steel rails were rolled at the Spuyten Duyvil rolling-mill, N. Y., from ingots made at the Bessemer steel-works at Troy.

Steel rails were first laid for general use in this country, upon a road in the Pennsylvania coal regions, in 1872; but were soon introduced upon the great roads and lines, and are now rapidly displacing the iron on all well-administered roads. New Hampshire in this particular is maintaining a good rank among the New England and other States of the Union. The extension of the steel tracks within this State and upon roads identified essentially with the railroad interests of this State, during the last year, in the midst of so much business depression, is a good evidence of enlightened forecast in administration. During the last year 938 tons were laid on the Northern Railroad; 500 tons on the Cheshire; 200 tons on the Boston, Concord, and Montreal; 1,700 tons on the Fitchburg; 1,600 tons on the Eastern; 498 on the Concord; and on the Boston and Maine $16\frac{1}{2}$ miles, making a total of $108\frac{1}{6}$ miles of steel track on that road. The introduction of steel rails on this latter-named

road, on a large scale, began in 1871, and has been continued earnestly ever since, 2,060 tons being laid in 1877.

Nor is the introduction of the steel rail on our roads the only important improvement in the interest of safety and economy in the management which challenges notice and acknowledgment. Within a few years, the Miller platform, the electric signal, the power brake, and the safety switch have all been applied to our best-appointed roads, improvements for the safety of travel and transportation heavily taxing the roads, for which the public should be grateful.

The following tabular statement, pertaining to the American production and prices of Bessemer steel and Bessemer rails since the establishment of the industry in this country, is derived from the last annual report of the "American Rail-steel Association," which is very reliable authority.

Years.	Production of Bessemer steel ingots.	Production of Bessemer steel rails since 1867, when they were first made upon orders in the United States.	Average price per ton of 2240 pounds.
	Net tons.	Net tons.	
1867	....	2,550	....
1868	....	7,225	\$158.50
1869	....	9,650	132.25
1870	....	34,000	106.75
1871	....	38,250	102.50
1872	120,108	94,070	112.00
1873	170,652	129,015	120.50
1874	191,933	144,944	94.25
1875	375,517	290,863	68.75
1876	525,996	412,461	59.25
1877	560,587	432,169	45.50
1878	732,226	550,398	42.25

EARLY RAILROAD LEGISLATION IN NEW HAMPSHIRE.

The movement for a railway line through New Hampshire was much retarded by the scheme of a water communication up the Merrimack River, thence by canal to the

Connecticut River, and across the State of Vermont to Lake Champlain. A survey of a canal route from the mouth of the White River to the lake was made under Col. J. J. Abert, chief of the corps of United States engineers, at the request of the State, as early as 1827; and at the time of the first railroad legislation in New Hampshire the canal interest was still so predominant in the State that the friends of the railroads did not in their scheme venture to give any special prominence to the transportation of merchandise.* In 1836, under the inspiration of men of forecast and wisdom in the State, and especially of Isaac Hill, then Governor, Lieut.-Col. S. H. Long, United States topographical engineer, was detailed with a corps of assistants by the secretary of war, to select and survey a railroad route entirely through the State, in view of effecting a complete railroad line from Boston to Lake Champlain, at or near Burlington. His report, dated at Hopkinton, N. H., November 26, 1836, after recognizing 'the part of the line from Boston to Nashua as already completed, and the part from Nashua to Concord as having been surveyed by order of the war department in 1835, proceeds to describe the portion of the route which he had surveyed from Concord to the mouth of the White River. Thence to Lake Champlain, the survey of Col. Abert in 1827, in view of a canal, was adopted as the route for a railroad. The route selected from Concord to the Connecticut was substantially that which was afterwards selected for the Northern Railroad, except the section through Boscawen and Andover, which was located up the Blackwater through Salisbury. The distance was found to be from Massachusetts State line to Concord thirty-eight miles, and thence to the Connecticut fifty-nine miles. The cost of building the New Hampshire division, ninety-seven miles, was estimated at \$20,000 per

* As late as 1850, railroads on canal routes in the State were not allowed to do transportation traffic unless they also paid the canal tolls.

mile, graded for two tracks, with one track laid; total cost, \$1,940,000. The annual earnings of the road were estimated upon passengers at four cents per mile, two hundred running days in the year, with an average of two hundred and fifty passengers daily each way, giving gross annual earnings \$288,000. The aggregate annual expenditures were estimated at \$86,000, leaving net income \$302,000, producing six per cent interest on \$5,033,333. $\frac{1}{3}$. The report makes no allusion at all to freight business. The price of the fare specified in this report was the lowest maximum rate fixed in any railroad charter of the time, the charter of the South Carolina Railroad in 1827 fixing the maximum at five cents.

The first railroad charter granted in this State was that of the Nashua and Lowell Railroad Company, approved June 23, 1835. This road, fourteen and one-half miles long, of which five and one-quarter miles are in New Hampshire, was chartered in Massachusetts April 16, 1836, and finished in 1838. At the next session of the legislature, June 27, 1836, three railroads were chartered in this State, the Concord, the Keene, and the Boston and Maine. Work on the Concord Railroad was begun in 1841, and the road was opened September 7, 1842. The Boston and Maine was opened February 23, 1843, but nothing was ever done under the charter of the Keene road. There was also, at the same session, in 1836, a company incorporated authorized to build a railroad at the granite quarries in Concord, under the name of the "Concord Granite and Railway Company," but nothing was done under the act towards such a road. A tabulation showing the corporate names of the railroad companies, and a statement of the line of road defined in each charter, will be found in Appendix A.

CONTROVERSY PERTAINING TO "RIGHT OF WAY."

In a few of the very earliest railroad charters in this country, the franchise was limited to a specified number of

years ; the first charter in New England, that of the Granite Railway Company of Massachusetts, being granted for forty years, the shortest period of limitation found in any railroad charter in the country. The most of the charters of even the earliest railroad period contained no such limitation, and it soon disappeared wholly from the railroad legislation. "Right of way," — authority to take land for the track, with provisions for the proper adjustment of disputes between the corporation and the land-owners as to land damages, was granted in all the charters of the country, early and late, and the propriety of such a grant was never seriously questioned in any State except New Hampshire. In this State all the charters granted prior to 1840 were substantially like those of all the rest of the country in this matter. The corporation was authorized to take the land for the road, and commissioners were appointed by the State to fix the damage, in case the corporation and the land-owner should fail to agree. But in the course of the early roads leading into this State, and especially the Boston and Maine road which did not pay much regard to the rights of the land-owner under their charter, there was much real occasion for complaint as early as 1836 ; and this feeling gradually grew into an indiscriminate hostility through the State against any chartered privilege, authorizing the taking of private property without consent of the owner. The large profits returned by the early roads, moreover, contributed to this discontent, and, under the mischievous inculcations of superficial and selfish political leaders, the sentiment soon became prevalent among the people that railroad corporations were schemes of gigantic private speculation, monopolies hostile to the interests of the people and the public welfare. In 1839 these pernicious teachings resulted in the organization of a movement to secure the unqualified repeal of the obnoxious chartered provision. It was sounded as a Democratic movement in the interests of the people against the "money power," carried into the

legislature under that banner in 1840, and triumphantly consummated ; though by far the majority of the able and best leading men of the ruling political party of the State were opposed to the measure, many of them foremost and uncompromising in the opposition. The chief champions of the measure in the legislature were Albert Baker, a respectable lawyer of Hillsborough and then chairman of the judiciary committee of the House, and Thomas P. Treadwell, an active politician of Portsmouth and also a prominent member of the House. A bill was promptly brought into the House by the latter-named gentleman for "securing land-owners the quiet and peaceable possession of their property," and June 6, 1840, passed by the legislature and approved by the governor — John Page of Haverhill. The advocates of this irrational, and, as it proved to be, pestilent and disastrous legislation, based their defense of it wholly upon the assumption that a railroad company was a private corporation, created solely for the benefit of private interests, and that to invest such corporations with the right of public way was a violation of the constitution of the State as well as an invasion of the natural rights of the citizen. The friends of the railroads, on the other hand, contended that a railroad was a work for the public convenience and welfare, entitled under the constitution, as under every other just law of conduct, to the same prerogatives as to the right of way as a common public road. Among the leaders of the Democratic party of the State at that time who were boldly against this extraordinary legislation, first and foremost was Isaac Hill, who put the best energies of his pen and his newspaper into the conflict, and never ceased his warfare, till, four years afterwards, the obnoxious law was overthrown ; also Charles H. Peaslee, John S. Wells, Samuel D. Bell, N. G. Upham, Asa P. Cate, Josiah Quincy, Lyman B. Walker, John H. White, Cyrus Barton, and John P. Hall. The superior court, consisting of Joel Parker, John J. Gilchrist, and Andrew S. Wood, was unani-

mous in sustaining the constitutionality of the provision of the old charters ; and it may be added, that, when the new act was practically established in 1844, Levi Woodbury came to Concord when the subject was before the legislature, and gave his earnest and powerful influence in behalf of the wiser legislation which was then secured. The most of the able and just men in the ranks of the dominant political party, and the whole body of the minority party, opposed and denounced the measure as unreasonable and in the last degree detrimental to the interests of the State, while of those who were open and active leaders in the new scheme there were no men of recognized superiority in legislative capacity or political foresight ; and that so extravagant a piece of legislation was enacted, under all these circumstances, is a striking exemplification of the folly and madness which sometimes fashion legislative works.

In 1844, the legislature found it absolutely necessary to devise some method to unload the capital and enterprise of the State of the serious incumbrance imposed by the law-makers four years previously. They devised an ingenious contrivance through which the public welfare was rescued from the mischievous act of 1840, without seeming to confess its mischievous nature. A law was enacted providing that "all railroad corporations which now are, or shall hereafter be, chartered by the authority of the State, and which shall be unable to purchase the lands for their roads of the owners on their respective routes, at rates agreed upon by the parties, are hereby made and declared to be public corporations" ; and that, a road having been, under this act, laid out, and damages assessed to the owners and paid by the corporations, the State shall "lease and guaranty to said corporation, for a term not less than one hundred years nor more than two hundred years, the right to construct a railroad over said route, for the public use and benefit" ; and that, "at the expiration of said term, the right so leased may be renewed" ; or the State may take

the road, making "due compensation therefor." This is the substance of the "right of way procedure" which still controls in our railroad affairs.

This agitation, extending through more than four years, contributed essentially to disintegrate the dominant political party of the State, and to prepare the way for the "coalition" which in 1846 overthrew that party and brought John P. Hale into the United States Senate, in which he shed luster upon that body and upon our State for more than a quarter of a century, as an able, upright statesman, a courageous, consistent advocate of human freedom.

RAILROAD COMMISSIONERS.

The first legislation of this State in relation to the assessing of land damages in connection with railroads was an act approved June 16, 1836, providing that a board of three commissioners for each county should be appointed by the governor, to hold the office three years; and that they should, on application of any owner of land taken for a railroad, proceed to examine and estimate damages as in the case of common highways, reporting the result to the court of common pleas.

The second act, passed January 13, 1837, repeals the act of 1836, and provided that, on petition of the aggrieved land-owner, the court of common pleas for the county in which the dispute might arise should appoint a "committee" in the same manner as in case of a "committee for laying out highways," who should proceed to determine the damages as in case of highways, reporting the result to the court next to be holden in the county; and in case of dissatisfaction with the award, a provision was made for either party to call a jury.

The third act, passed June 20, 1840, repealed both the former two acts, and provided that, except in case of railroads the construction of which had been commenced before the passage of this act, no corporation should "take, use,

or occupy any lands without the consent of the owner.” In an explanatory act, December 23, 1840, it was provided that, in case of controversy between land-owners and the “proprietors” of railroads begun prior to June 20, 1840, the court of the county in which the land in dispute was located should cause the damages to be assessed; and another act of the same date authorized any land-owner whose lands taken for a railroad had not been paid for prior to March 15, 1841, to fence up his land and tear up the rails, except in cases in which the corporations had made due application to the court for a committee to award damages.

The Revised Statutes, adopted December 23, 1842, made no change in the matter of securing land for railroads, and there was no need of committees or commissioners till the passage of the act, December 25, 1844, in which the legislature, retreating from the irrational and pernicious doctrine of the legislature of 1840, enacted that all railroad corporations of the State unable to purchase lands for their roads at rates agreed upon by the parties interested, should have authority to take the needed land under the sanctions and the assessments of a board of three commissioners. The act provided that a board of railroad commissioners, consisting of three, should be appointed by the governor, with advice of the council, the office of the first one appointed to be vacated at the end of one year from the second Wednesday of June, 1845; the second at the end of two years; and the third at the end of three years; the vacancies to be filled as they should regularly occur for the term of three years. In case the railroad commissioners should decide that the public good did not call for the road, the governor and council were authorized, at their discretion, to cause the railroad commissioners, in conjunction with the road commissioners of the county in which the land for the route might lay, to assess the damages in the same manner as the road commissioners acted in laying

out a highway. In an amendatory act passed June 23, 1848, the selectmen of the town were substituted in place of the county commissioners; and again, in an amendatory act passed June 25, 1851, it was provided that the board of commissioners should be elected by the legal voters, "in the same way and manner as the governor of the State is elected," and at the same time, the tenure of the office to be three years, one commissioner to be chosen each year; and this is the law still in operation, excepting a change from three to two years made by an act passed in 1877.

The duties and compensation of the commissioners are set forth in the General Laws, chap. 157, p. 375, as follows:—

SECT. 6. Said board shall perform all such duties in relation to the laying out of railroads and the determination of questions relating to railroads as may be required by law.

SECT. 7. One of said commissioners, once at least in each year, without previous notice, and whenever the governor may require it, shall make personally a full examination into the condition of the proprietors of every railroad and the management of their affairs; inspect, so far as practicable, all books, records, papers, notes, bonds, and other evidences of debt, and all titles of property, deeds, and bills of sale to such proprietors, and ascertain whether they have performed all their duties to the State and to individuals, and whether they have violated any provision of their charters, or of the laws relating to railroad corporations or to railroads.

SECT. 8. Said commissioners shall, as soon as may be, report the result of such examination to the secretary of state, who shall communicate the same in printed form to the legislature at their next session.

SECT. 9. Any railroad commissioner may examine under oath the officers, agents, or servants of such railroad proprietors, or any other person, in relation to the affairs and condition of such proprietors, and may himself administer such oath.

SECT. 10. Each commissioner shall receive for his services ten cents a mile for necessary travel each way, and three dollars for each day necessarily employed in such service, including expenses, but not including the time of traveling to and from the place of survey or examination.

SECT. 11. Such fees, and the expense of any survey or assess-

ment of damages, shall be paid by the proprietors of the railroad whose interests are in question.

SECT. 12. No stockholder, officer, or other person interested in any railroad shall be eligible as a railroad commissioner; and if any person elected to the office shall become an officer, stockholder, or interested in any railroad, he shall immediately cease to hold the office.

SPECIAL "COMMISSIONERS."

As there are, undoubtedly, but a very few persons in the State, even in railroad circles, except the corporations upon which the imposition rests, who know that such an office as that of "commissioner" pertaining to railroad affairs now exists in the State, save that of the board of railroad commissioners, and as nobody appears to see any good reason why such an office should now exist in the State, it is deemed proper to call attention to the matter. This office of *quasi* railroad commissioner first came into existence in the act of the legislature in 1838, which provided, in the consolidation of the Nashua and Lowell Railroad Company of Massachusetts with the Nashua and Lowell Railroad Company of New Hampshire, "that two commissioners shall be appointed, one by the governor of each State, to hold their offices for the term of four years and to be reasonably compensated by said company, who shall decide what portion of the expenses of said company, and of its receipts and profits, properly appertain to that part of the road lying in Massachusetts and New Hampshire respectively;" and that "the annual report required to be made by the directors to the legislature of this State shall be approved by said commissioners."

In 1841 another troupe of these so-called commissioners found "a local habitation and a name," and this time it was a trio. When the legislature, July 2, 1841, authorized the consolidation of the Boston and Maine Railroad Company, chartered in this State in 1835, the Boston and Portland, chartered in Massachusetts in 1833, and the Maine,

New Hampshire, and Massachusetts, chartered in Maine in 1835, provision for a commissioner in each of the States concerned was introduced into the act in the exact language of the act of 1838 pertaining to the Nashua and Lowell Railroad consolidation; and in the act of 1858, authorizing the consolidation of the Peterborough and Shirley Railroad Company of New Hampshire and the Peterborough and Shirley Railroad Company of Massachusetts, the provision of the act of 1838 was again enacted, and another pair of "commissioners" was added to the useless band, the appointment in this case being for three instead of four years.

At the times of the passage of the two earlier of these three acts of consolidation, as no board of railroad commissioners had then been established in either of the three States concerned, there was some apparent, not to say real use for such commissioners; but in this State, for the last thirty-five years, the existence of such an office and officer has been a ridiculous legislative excrescence. The board of railroad commissioners in this State, created in 1844, was appointed by the executive, till, in 1851, it was made elective by the people; and if at that, or, in fact, any other time, the attention of the legislature had been called to the simply "humbug" duties* of these nondescript special commissioners, their days would have been, no doubt, promptly ended,—not perpetuated under the old system of executive appointment. If there were the slightest duty for these commissioners to do, as there is not, it should be most certainly transferred to the charge of the board of commis-

* In answer to our inquiries as to the actual services and use of this "commissioner," the office of which long ago disappeared from the Massachusetts and Maine statutes, the president of the Boston and Maine Railroad Company, after characterizing the existing office in this State as an imposition, "an unqualified humbug," concludes in this just language: "It is of no sort of consequence; serves only the purpose of compelling us to carry one man free over this road without any duties or equivalent rendered by him therefor; and your State should abolish the office."

sioners, and the office of commissioner abolished "all along the line." As an amusing commentary on this whole absurd business, it is not without pertinence to add, in relation to the duties of the commissioner under the consolidating act pertaining to the Peterborough and Shirley Railroad, that the whole concern became the exclusive property of the Fitchburg Railroad Company years ago; that in the transaction the New Hampshire division of road, with all its furniture and franchises, was "thrown in" as worthless lumber; and that the whole Peterborough and Shirley line has since been operated at an expense of some ten thousand dollars, annually, above the earnings.

RAILROAD MANAGEMENT.

In connection with this subject of railroad legislation, it is not improper or without interest, perhaps, to allude briefly to the systems of railroad management adopted in the various countries and nations, and of the practical results. In the beginning the policy of governments in relation to the construction of railroads was alike in scarcely any two countries; but the management is now narrowed substantially to two systems,—the English and the French. In France, Germany, Russia, and most other continental countries, the executive government determines the route of the road, chooses the company to build the road, or builds it itself, controls its construction and operation in all its details, everything being done by the central government, and on a systematic plan with complete uniformity. In England and in the United States, on the other hand, government is a very insignificant factor in the railroad business. It simply authorizes the construction, defines the powers of the company, and leaves everything else to the corporate and individual management and enterprise.

The outcome of these two diametrically antagonistic

systems—state control and management in France, and individual enterprise and free competition in England—is very striking, full of suggestive thought, worthy of careful consideration in this country. The two systems have worked out precisely the same result,—the division of the railroad industry among a few colossal companies; the triumph of monopoly. The construction of railroads in the two countries has been about equal in rapidity, while in the United States the mileage is five times as great as in either of the other two countries, the cost of construction being about the same in the three countries. In the United States it is well known that consolidation—the swallowing up of the poorer by richer companies—has been steadily increasing for many years, and that the result so far has been almost uniformly to cheapen as well as to improve railroad facilities. This tendency to monopoly has created alarm, to some extent, in the country, and many States have undertaken to control the fares and rates of transportation by arbitrary enactments or through boards of commissioners, on the theory that railroads are public highways controlled by corporations created by legislation, and therefore subject to the law-making power. There is also the doctrine recently set up that Congress, under the authority to regulate commerce, has full power to regulate and control railroads in all matters pertaining to their operation. What is to be the final solution of this grave controversy which is vexing the thoughts of considerate statesmen in all parts of the world, cannot be predicted. The experience in France, where monopoly was deliberately established in august form, has been so favorable that it has been proposed from influential quarters in England to enter upon the same system in that country; while at Belgium the government is actually at work transforming its system of individual enterprise into the French system. In view of these facts, which show that the freest and most enlightened nations of Europe are becoming more and more in favor of the consolidated sys-

tem, and that the tendencies to dangerous monopoly from consolidation in this country are vastly less than they would be in a country of less vastness and diversity of interest, there does not seem to be any good reason to fear that a solution of this controversy on the basis of competition will be unfavorable to the general welfare.

THROUGH RATES OF TRANSPORTATION.

It is worthy of special consideration that all our railroad corporations who do much through business from the West unite in the well-founded complaint that the rates of this class of traffic have been reduced so low as to render it doubtful whether there is any profit in continuing to do it on existing terms. The last annual report of the Northern Railroad on this point says : “ The regulation of the rates on Western freight, which forms an important part of the business of our line, is not within the control of your directors. This road forms *only a small part of the long line* over which that freight passes, and if it is to accept that business it must do so on such terms as the general line may determine to be necessary in order to secure it as against competing lines.” And, in conclusion, adds that after most careful exertion to reduce the management of that class of transportation into the most economical form, little or no encouragement has been realized ; and that “ If further effort in that direction does not bring some relief, and if means cannot be adopted to secure more remunerative terms,” it will be time to consider the propriety of refusing the business on such conditions. The directors of other roads use substantially the same language. This is certainly an evidence that a more systematic union of the great railroad interests of the country is needed, under which the dealings in this matter may be so fair that the road which “ forms only a small part of a long line ” shall not be compelled to endure such wrong with no means

of relief. This is not an evil arising from railroad combinations, but from the very reverse.

UNIFORMITY IN ACCOUNTS. — RETURNS AND TABULATIONS.

The attention of the legislature has been repeatedly called by the board of railroad commissioners to the very great importance of a change in the time of the ending of the railroad year, and of an annual publication of accurate and systematic tabulations of the whole railroad operations of the State.

In 1858 a law was enacted requiring railroad corporations to make report to the legislature, "in the month of May, annually," of their operations, enumerating in the act "the several items" upon which the report should "contain full information"; but, unfortunately, it did not make any provision for the annual publication of the reports, or of systematic tabulations of the reports, thus required of every railroad corporation of the State. The railroad commissioners did not deem it expedient, under their discretionary powers, to embrace this important work in their annual report when the law of 1858 went into operation, and that conclusion has been perpetuated by the action of the board to the present time. The result is, that these returns, for twenty-one years, — which, if they had been annually published, in the form of enlightened and accurate tabulations, would have been of inestimable value to the vast railroad interests of the State, — have been consigned from year to year to the lumber-rooms of the state-house, contributing nothing whatever to the public intelligence. Nearly all the other States provide for the publication of their railroad returns; and it is not to be doubted that the intelligent framers of the law of 1858 in this State contemplated the annual publication of the returns, or, what would be better, full tabulations of them, required by that law. At all events, it is certain that without publication

they are of little or no account to the railroad interests. In order to make these old returns useful now, the whole accumulation must be overhauled. The whole body of facts and figures of twenty-one years must be collected and condensed into tabular statements: and this, if done in a competent manner, would furnish a history of railroad operations for that long and eventful period in the railroad business of the State of great importance. This, however, is an undertaking involving so much labor and expense, so much experience in handling statistics, and so much time, that the commissioners will not be likely ever to attempt it without specific legislative authority.

There is another defect in the law of 1858 in relation to statistical information. It fixes the end of the railroad year, and the time for the returns to be made by the railroad corporations, at the precise time when the work of collecting and tabulating those returns by the commissioners should be completed and in the hands of the printer. The law expressly requires the returns to be made in the month of May, rendering it absolutely impossible for the commissioners to properly examine them and put the information they contain into accurate and intelligible tabulations for the succeeding legislature. Under these conditions, the commissioners have been compelled to give merely a brief, unstudied summary of the financial statements. The vitally important figures of the *returns*, which are not published at all, are thus left untouched, or so meagerly and unmethodically noted as to be of no significance.

Attention is also called to the fact, that, since the enactment of the law of 1858, and the establishment of the form for the returns embraced in that law, there has been so complete a revolution in the business of constructing, equipping, operating, and maintaining railroads, that a system of returns devised so long ago, however well adapted to the time in which it was contrived, must, in the nature of things, be very inadequate to the exigencies of the present

railroad business. The importance of an annual publication of full, exact, and complete *tabulations* of the railroad *returns*, in view of the vast interests involved, cannot be overestimated. The statistical features of documents of this class constitute their chief value, and, if not presented in a systematic and intelligent form, the document is of very small consequence.

In Massachusetts, by a special act of the legislature in 1875, the railroad commissioners were required to prescribe a uniform system of keeping of the books and accounts of railroad corporations, and to employ a person skilled in the methods of railroad accounting to supervise the methods by which the accounts of such corporations are kept. In 1877 the directors of the Boston and Maine Railroad Company, in their annual report, thus speak of the results: "The system, which must be satisfactory to every honestly managed railroad corporation, has been prescribed, and went into general operation on the first day of October, 1876. We are pleased to be able to say that we believe it is as perfect a system as can be devised, and is similar to that used by this corporation for the past fifteen years." The importance of uniformity of method in the different States interlaced by railroads partly in one State and partly in another, is no less vitally important than uniformity of method in the different corporations of the same State, and the railroad commissioners of the various States have been making persistent exertions for some years to bring the States to the adoption of so desirable an accounting system. This matter is again urged upon the attention of the legislature of this State.

THE POWERS AND THE MODE OF ELECTING THE COMMISSIONERS.

It is well known that the powers and duties of the board of railroad commissioners are so limited and so indefinitely defined, that the whole business of the organization is of

very little real account, though the magnitude of the industry to which the commission appertains is vast and momentous to the welfare of the commonwealth. "The propriety of enlarging and more specifically defining the powers and duties of the commissioners," of investing the board with authority and responsibility to render the maintenance of the office a real benefit to the State, as is the case in all other of the more enlightened States, is urged with earnestness upon the consideration of the legislature. It is certain that in these suggestions we but give expression to the convictions of all who have ever served on this board, and of all who are conversant with the matter. The board in its annual report last year on this subject said: "At present, the only active duties required of the board are to act as referees in conjunction with the selectmen of the town in awarding land damages when the land-owners and company fail to agree on a settlement, and to make an examination of the accounts and financial affairs of the several roads doing business in the State, and to make report of the same. It is for you to consider whether these are all the duties which shall be required of the commissioners, or if there are not other matters of equal or greater importance pertaining to railroads and their management which might properly come before them and make a part of their duty."

In relation to the mode of electing the members of the board, if it is to have any important work to do, the wisdom of so changing the law as to make the board perpetual, by providing that one member shall be elected annually for the term of three years, is too obvious to need comment.

During the year there has been an addition of 49 miles to the aggregate length of railroads in operation in the State,—the section of the Manchester and Keene road from Manchester to Keene, 29.55 miles; the Whitefield and Jefferson road, 10 miles; and the Profile and Franconia narrow-gauge road 10 miles,—making an aggregate of 1,006.09 miles now in operation in the State.

The opening of the Profile and Franconia road is notable as the first attempt to introduce the narrow-gauge system into our State. The enterprise has been well executed, and promises to give the system a favorable introduction into our commonwealth.

The following statistics may not be without interest and propriety in this connection: In 1878 there were about 3,066 miles of narrow-gauge railroad in operation in the United States, of which about 2,675 miles were 3-foot gauge, 350 miles 3 feet 6 inches, and the residue of various widths, the narrowest being the Billerica and Bedford, in Massachusetts, 8.63 miles long of 2-foot gauge. In New England there are but 59 miles in operation, — 34 miles in Massachusetts, 15 in Maine, and 10 in New Hampshire. The longest narrow-gauge road (3 feet) in this country is the Denver and Rio Grande, of Colorado, 893 miles, of which 307 miles were in operation in 1878, and the remainder under construction. The states and territories having 50 miles or more of this class of railroads in operation are as follows: Pennsylvania, 294 miles; Ohio, 330; Illinois, 231; Indiana, 93; Texas, 142; Georgia, 85; Iowa, 134; Kansas, 84; Tennessee, 52; Mississippi, 66; Arkansas, 73; North Carolina, 61; Washington Territory, 55; Nevada, 127; Utah, 172; Colorado, 371; Wisconsin, 66; New Jersey, 58; California, 195. In the Dominion of Canada there were in operation, in 1878, 5 roads of 3 feet 6 inches gauge, 655 miles, not including Manitoba, the Northwest Territory, and British Columbia. In Pennsylvania there are 16 narrow-gauge roads, 14 in Ohio, 9 in California, and 6 each in Massachusetts, Utah, and Texas. While in this country the 3-foot gauge is generally adopted, in some European countries the gauge is 3 feet 6 inches, and that of the East Indian roads is 3 feet $3\frac{1}{2}$ inches. The rail ranges from 24 to 52 pounds, that of the great Colorado line ranging from 30 to 35 pounds, a large portion steel.

No attempt to present any systematic tabulation of the

railroad business of the State has been made in this report, as such statistical work is impossible under the existing railroad statutes, which make the railroad year of the New Hampshire portion of so many of our important roads end in March, while the portion running into adjacent States ends in September, and brings the termination of our year at the precise time when the paramount statistical work requiring the most careful labor should all have been completed and in print. A few important tables pertaining to the work will be found in connection with the details of the various roads, and several important tabulations will also be found in the appendix, to which attention is directed.

In the gathering of the historical information, essential assistance has been received through Col. John H. George, and Mr. William A. Crafts, secretary of the board of railroad commissioners of Massachusetts,—the interesting historical discourse on railroad matters, delivered in Concord by Col. George, deserving special mention.

The very great loss to the railroad business of New England, and especially to this State, produced by the death of Onslow Stearns, who had, from the foundation of the railway enterprises of the State, been a foremost leader, able, upright, and wise, and an influential, public-spirited, and good man in every relation of life, is fully known and deeply felt by the whole State. Some brief notice of his life and services will be found elsewhere in this report in connection with the notice of the Northern Railroad, of which he was, from its first inception to the day of his death, so sagacious and so true a counselor and guide.

The board of commissioners, in the prosecution of the duties of their office, have been impressed with the highest respect for the business energy, foresight, and courage, as well as the honorable and just ideas which have perpetually been disclosed in their examinations of the books and transactions of the corporations, and in their intercourse with

the men who are so devotedly giving their best powers to uphold this colossal industrial work of the State.

CONCLUSION.

The railroad interests of the State, notwithstanding the continued depression of business in the country, are, on the whole, in as encouraging a condition as they were a year ago. No severe accidents or calamities have occurred on any of our roads during the year ; and in relation to several embarrassed roads, very much within the year, notably in the case of the Eastern road, has been accomplished toward their effectual rescue from financial troubles and disasters. We think the management of the railroad operations identified with this State compares favorably in its wisdom and success with that of Massachusetts or that of any other State system.

WILLIAM A. PEIRCE,
GRANVILLE P. CONN,
DAVID E. WILLARD,
Commissioners.

STATEMENT
OF THE
FINANCIAL CONDITION OF RAILROADS
IN NEW HAMPSHIRE.

CONCORD RAILROAD.

Line of Road.—Concord to Nashua, double track, 35 miles. Branch: Concord to Hooksett, 7 miles. Leased: Concord and Portsmouth Railroad, 40.5 miles; Manchester and North Weare Railroad, 19 miles; Suncook Valley Railroad, 20 miles; Nashua, Acton, and Boston Railroad, Nashua to North Acton, Mass., 20.21 miles, of which 4.75 miles are in New Hampshire. Total length roads operated by the company, 141.71 miles, of which 126.25 miles are in New Hampshire.

This road was chartered June 27, 1835, — the second road chartered by the legislature of this State, the Nashua and Lowell road having been chartered four days previously, June 23, 1835. The construction of the road was begun in 1841, and completed in 1842. In 1870, the company leased for forty-two years the Suncook Valley road, extending from Suncook to Pittsfield, a distance of 17.5 miles, the lessees paying an annual rental of \$14,000, and \$300 to defray the expenses of the lessors in maintaining an independent organization. The capital stock represent-

ing the cost of the Suncook Valley road is \$341,700, of which \$200,000 is guaranteed stock on which a dividend of six per cent is annually paid from the rent, the residue of the rent going to the proprietors of the common stock.

In September, 1858, the Concord Railroad Company leased the Concord and Portsmouth Railroad, extending from Portsmouth to Manchester, for five years, at an annual rental of \$15,000, the lessees to pay \$500 annually to maintain the independent organization of the lessors, and to expend annually \$2,500 on the track. In 1861, however, a new lease was substituted for a term of ninety-nine years, and, by due notice served upon the lessors five years before its expiration, may be continued another similar term. The lessees are obligated to pay an annual rental of \$25,000, and to maintain the road in good condition. The lease of the Nashua, Acton, and Boston Railroad was confirmed by the contracting companies in 1876, and this is the third year of its operations under the Concord company. The arrangement has proved thus far quite as advantageous to the lessees as was anticipated. The lease is for ten years from 1876, at an annual rental of \$11,000, the lessees purchasing the rolling-stock and furniture of the leased road for \$70,000.

The Concord Railroad, with its leased roads, is now the heaviest railroad interest within the State, being second to the Boston, Concord, and Montreal Railroad alone in length of line. It is well managed. The gross receipts for the year ending March 31, 1877, were about ten per cent less than the passenger and seven per cent less in the freight department than in the previous year, a falling off of about \$79,000; while the reduction in expenses was fourteen per cent, or about \$98,000;—about \$9,000 increase in the net earnings for the year. The annual report of the corporation for that year says,—“Owing to the large reduction in freight rates made by the new tariff, which has just gone into effect, and to the increased claim

made by the lower roads for haulage, the future earnings of the road will be much diminished, and probably they will be insufficient to continue the present rate of dividends to the stockholders, unless there shall be an increase of business to compensate for that loss." By prudent management, however, notwithstanding the continued depression of business, the rate of dividends has been maintained, without any failure to support the road in all its departments in the same first-class condition which it has so long held. During the last year, 573 tons of new iron rails and 498 tons of new steel rails have been purchased and placed in the track, 898 tons of iron rails have been taken up, repaired, and relaid, on side roads, 3,584 feet of new and additional side tracks have been laid, and 83,673 new sleepers placed in the track.

FINANCIAL STATEMENT.

TREASURER'S TRIAL-BALANCE, MARCH 31, 1879.			
DR.			CR.
Construction,	\$1,500,000.00	Capital stock,	\$1,500,000.00
Rindge's wharf,	51,507.72	Det. and contingent,	153,226.06
Manchester and North Weare		Notes payable,	42,936.22
Railroad,	11,534.19	Interest,	58,086.70
Notes receivable,	63,611.02	Concord Railroad dividend,	
Mount Washington Railroad,	173.61	May 1,	75,000.00
Suncook Valley Railroad,	126,965.10	Concord Railroad old div.,	2,341.50
Cash on hand,	78,184.34	Suncook Valley Railroad div.,	102.00
		Concord and Portsmouth R.	
		R. dividend,	189.00
		Concord and Portsmouth R.	
		R. old dividend,	94.50
	<u>\$1,831,975.98</u>		<u>\$1,831,975.98</u>

Receipts.

From passengers,	\$278,321.01
freight,	424,954.68
rents,	3,862.73
express,	13,750.02
mails,	12,115.76
Total gross earnings,	<u>\$733,004.20</u>

Expenditures.

Total expenditures,	\$414,157.11
Leaving a balance of	\$318,847.09
From which has been paid : —	
Taxes on capital stock,	\$35,465.28
Manchester and Lawrence R. R.,	69,962.41
Rent of Concord and Portsmouth Railroad,	25,000.00
Rent of Suncook Valley Railroad,	8,094.00
Rent of Nashua, Acton, and Boston Railroad,	11,000.00
On account of Nashua, Acton, and Boston rolling-stock,	18,707.68
	<u>\$168,229.37</u>
Leaving the sum of	\$150,617.72
From this has been paid : —	
Two dividends, of five per cent each,	150,000.00
	<u>\$617.72</u>
Balance carried to contingent fund,	\$617.72

SUMMARY EXHIBIT LAST TEN YEARS.

Fiscal Years.	Receipts.	Expenditures.	Net Earnings.	Dividend.	Per cent
1869-70..	\$855,322.00	\$701,378.00	\$153,944.00	\$150,000	10
1870-71..	925,000.00	772,912.00	152,088.00	150,000	10
1871-72..	996,224.00	571,359.00	424,865.00	150,000	10
1872-73..	1,040,115.00	688,226.00	351,888.00	150,000	10
1873-74..	1,041,439.00	736,697.00	304,742.00	150,000	10
1874-75..	1,002,351.00	692,046.00	310,904.00	150,000	10
1875-76..	950,358.00	675,000.00	275,298.00	150,000	10
1876-77..	871,528.08	576,766.75	294,761.33	150,000	10
1877-78..	771,171.58	430,717.65	340,453.93	150,000	10
1878-79..	733,004.20	414,157.11	318,847.09	150,000	10

In the death of Hon. Onslow Stearns, who died at his home in Concord, December 29, 1878, the State, which had honored him with its chief executive office, as well as this corporation of which he was president at his death, experi-

enced a very great loss. He was confessedly one of the very ablest men in his vocation in New England, and a true man in every relation in life. The board of directors at a meeting January 10, 1879, unanimously adopted the following resolution : —

Resolved, That the members of this board express their deep regret at the death of their president and associate, — Hon. Onslow Stearns, — and place upon the record their appreciation of the courtesy which characterized his official relations, and their high respect for the integrity, fidelity, and signal success with which he performed the many important duties intrusted to his charge.

OFFICERS.

President. — Josiah Minot, Concord.

Treasurer. — Nathan Parker, Manchester.

Superintendent. — H. E. Chamberlin, Concord.

Directors. — Frederick Smyth, Manchester ; Samuel N. Bell, Manchester ; J. Thomas Vose, Boston ; Benjamin A. Kimball, Concord ; Josiah Minot, Concord ; Dexter Richards, Newport.

CONCORD AND PORTSMOUTH RAILROAD.

Line of Road. — Portsmouth to Manchester. Length, 41 miles.

The Portsmouth, Newmarket, and Concord Railroad, authorized to construct a railroad from “some point in Portsmouth, or on the Boston and Maine Railroad in Dover, Durham, Newmarket, or Exeter . . . to Concord or Manchester . . . or some point on the Concord Railroad between Manchester and Concord ;” and the Portsmouth, Newmarket, and Exeter Railroad, authorized to construct a railroad from Portsmouth to “some point on the Boston and Maine Railroad in Dover, Newmarket, or Exeter,” both corporations being chartered on the same day, — July

1, 1845,—were empowered in their respective charters “to unite and form one company,” the corporate title of the latter-named corporation, in such union, to be changed into that of the former-named corporation, and that of the former-named to be changed to that of the Portsmouth and Concord Railroad. The two companies were thus united, according to the terms of the two charters, in the latter part of 1845. An additional act, July 10, 1846, authorized the company to extend their line from Allentown or Pembroke to the Concord road in Hooksett; and June 23, 1848, another act authorized them to extend that line from Raymond, Candia, or Hooksett, to Manchester; and thus the route from Portsmouth, by way of Newmarket, Raymond, and Manchester, to the Concord Railroad in Hooksett, was chartered. In 1850, at the expiration of the time specified in the charter for the completion of the road, the time was extended to 1853; the name of the road, “turned end for end” in the extension act, took its present title of the Concord and Portsmouth Railroad. The construction of the road was begun in 1851 and completed in 1852. In 1857 the old corporation, under authority of a special act of the legislature, for the purpose of reconciling and adjusting the various conflicting interests involved in the ownership of the road and equipment, sold the entire property and franchises of the corporation, the purchasers being mainly individual members of the old company, who organized themselves into a new company under the present corporate title. In 1858 the road was leased to the Concord Railroad Company for 5 years, at an annual rental of 6 per cent on its capital stock of \$250,000,—the lessees to pay also \$500 annually to maintain an independent organization of the lessors, and to expend at least \$2,500 annually on the track of the leased road. In 1861, however, this contract was surrendered, and a new lease was executed to continue for the term of 99 years, the lessees to pay an annual rental of \$25,000, and furnish all needed equipment. By

due notice, 5 years before the expiration of the present lease, served by the lessees upon the lessors, the lease may be confirmed for another similar term. The capital stock of the new company is fixed at \$350,000, on which a semi-annual dividend of $3\frac{1}{2}$ per cent is regularly paid from the rent. It is understood that this is one of the most remunerative roads, in its operations, in New England; but, as its business is reported by the lessees in the general account of their operations, the earnings, expenditures, and net income cannot be given in this report.

OFFICERS.

President. — Stephen Kenrick.

Treasurer. — Moody Carrier.

Directors. — S. N. Bell, Benjamin F. Martin. J. B. Walker, Nathan Parker, John J. Pickering, and John J. Bell.

SUNCOOK VALLEY RAILROAD.

Line of Road. — Pittsfield to Suncook village. Length, 18 miles.

This company was originally chartered January 4, 1849, with authority to build a road from Hooksett, Allentown, or Pembroke to Pittsfield, but the charter lapsed and the scheme rested for a dozen years. A new charter, July 1, 1863, was obtained, authorizing the construction of a road from Pittsfield to a point on the Concord and Portsmouth Railroad, at or near Suncook village, in Allentown, or Pembroke, but construction was not begun till 1868, the road being opened in 1869. The road was built under an arrangement with the Concord Railroad Corporation and the Manchester and Lawrence Railroad, that the two latter-named companies were to take a long lease of the new road, on its completion, at an annual rental of six per cent on its capital stock. In pursuance of this under-

standing, the road was leased to the two companies January 1, 1870, for the term of forty-two years from that date. The capital stock consisted then, as it now does, of 3,451 shares of \$100 each, — a total of \$345,100. Of this stock, 2,400 shares — \$240,000 — were taken by individuals, and of the remaining 1,051 shares — \$105,100 — three-fifths were taken by the Concord Railroad Corporation and two-fifths by the Manchester and Lawrence Railroad, and, with the exception of the sale of some five shares held by the Concord Railroad Corporation, there has been no change in the amount of stock owned by the two companies since the lease was executed. In the construction of the road, gratuities were contributed very liberally by the towns specially interested on the route as follows: Manchester, \$50,000; Pittsfield, \$31,000; Epsom, \$17,700; Pittsfield Manufacturing Company, \$3,000; also various individual gratuities amounting to some \$8,000; — an aggregate contribution of \$109,700. The total cost of constructing the road, therefore, was \$454,800. The operations of the leased road are merged in the accounts of the Concord Railroad Corporation, no separate books being kept for the leased road. The Suncook Valley Company maintains an independent organization, but has no duties but to receive the annual dividends of six per cent on the stock, \$240,000, owned outside the two lessee companies — \$14,400, and distribute it to the individual holders.

OFFICERS.

President. — Samuel N. Bell.

Treasurer. — James A. Weston.

Directors. — Samuel N. Bell, Natt Head, Frederick Smyth, L. B. Towle, C. H. Carpenter, R. L. French, M. V. B. Edgerly.

MANCHESTER AND NORTH WEARE RAILROAD.

Line of Road. — Manchester to North Weare. Length, 19 miles.

This road was originally chartered in 1846, under the title of the New Hampshire Central Railroad Corporation, and authorized to build a road from Manchester to Claremont to connect with the Sullivan road. The road was completed in 1850. In 1853 an act was passed empowering the New Hampshire Central and the Concord and Claremont railroads to unite, under the title of the Merrimack and Connecticut Rivers Railroad Corporation. In 1858 the Manchester and North Weare Railroad Corporation was chartered, being expressly authorized to purchase the franchises and property of the New Hampshire Central company, which were about to be sold by the trustees of mortgagees, who held mortgage of the same dated January 24, 1851. The act authorized the purchasers to organize a new company, and use the property of the old New Hampshire Central Railroad under the new title. The property was thus sold in 1859, the nominal capital being fixed at \$200,000. Since that date the line has been known as the Manchester and North Weare Railroad, and has been operated by the Concord Railroad corporation, by whom the road is substantially owned. No independent organization of the Manchester and North Weare company is maintained, and no separate books are kept by the Concord Railroad corporation.

The name of this corporation does not appear in the statutes of the State. The act for the relief of the stockholders of the New Hampshire Central Railroad Company, June 26, 1858, authorized the purchasers of the franchises, rights, and property of the corporation to organize as a new corporation, and to adopt "a corporate name and seal." This they proceeded to do, selecting "Manchester and North Weare Railroad" as their corporate title.

NASHUA, ACTON, AND BOSTON RAILROAD.

Line of Road. — Nashua to Acton, Mass. Length, 20.21 miles, of which 4.75 miles are in New Hampshire. Sidings, 2.53 miles.

This road was chartered in Massachusetts in 1871; in New Hampshire in 1872; opened in 1873. In 1876 the road was leased to the Concord Railroad corporation for a term of ten years, from January 1, 1876, at an annual rental of \$11,000. The gross earnings of the road for the year ending September 30, 1875 (the year before it was leased), were 10.017.17 less than the operating expenses.

The total cost of road and equipment was \$1,043,481.05. Merely a nominal organization of the lessor company is maintained.

OFFICERS.

President. — J. C. Moulton, Laconia, N. H.

Treasurer. — F. D. Cook, Nashua, N. H.

Directors. — J. C. Moulton, Henry Parkinson, C. G. Sargent, Joseph B. Clark, E. P. Brown, J. Fletcher, Jr., Benjamin^s Saunders, S. M. S. Moulton, E. B. Hammond, Dana Sargent.

MANCHESTER AND LAWRENCE RAILROAD.

Line of Road. — Main line, Manchester to State line at Methuen. Length, 22.39 miles. Branch: Methuen to Lawrence. Length, 3.75 miles. Total length, 26.14 miles.

This road was chartered June 30, 1847, to extend from the State line in Salem to the Concord Railroad in Manchester; opened for passengers in 1849, and for freight in 1850. The Methuen branch, chartered in Massachusetts in 1846, and opened in 1847, was built by the Boston and Maine Company, to whom it still belongs. It has always been controlled and operated by the Manchester and Lawrence Company. At first the rental was much lower, but

for many years it has been \$10,000. In 1856, the Manchester and Lawrence road was leased to the Concord Railroad Company for five years, and in 1861 the lease was extended for a further term of twenty years. By the terms of the lease the lessors were to receive two-fifths of the net income of the four combined roads, after deducting the annual rental of \$25,000 paid by the lessees for the use of the Concord and Portsmouth road, and the annual rental paid by the lessors for the use of the Methuen branch, the combined roads to be known as the "Concord and Manchester and Lawrence Railroad." In 1867 a law was enacted by the legislature of New Hampshire which was held by the supreme court to prohibit this combination. While the controversy was in the hands of the court the roads were placed in the charge of a receiver; and since the opinion of the court was rendered in 1867, the Manchester and Lawrence road has been run independently in form, though still a combination, — as a single line in fact, but with two sets of books; — a circumstance which is necessary to be known in order to a clear understanding of the financial statement of this road.

Notwithstanding the continued depression of business, the directors report an increase in the gross business for the year, both in the number of tons and of passengers carried during the year, over that of the preceding year, although the rates have been somewhat lower than during the corresponding period of last year.

The directors express confidence that the interests of the public, as well as of the stockholders, would be promoted by an arrangement between this and connecting roads, above and below, to facilitate transportation, and they suggest the seeking of legislative authority for such arrangements. During the year 280 tons new rails have been laid, and the road maintained in usual good condition.

No accident has occurred to the road or to its trains during the year, such as to interfere with its regular operation.

No passenger or employe has been seriously injured. In October, 1878, a boy, while attempting to steal a ride at Lawrence, on a freight train, was run over and killed.

FINANCIAL STATEMENT OF YEAR ENDING MARCH 31, 1879.

<i>Gross Earnings.</i>	
From passengers,	\$53,151.29
freight,	32,327.77
rents,	168.50
express,	6,042.63
mails,	3,345.97
	<hr/>
	\$95,036.16
Received of Concord Railroad,	69,962.41
	<hr/>
Total earnings,	\$164,998.57
<i>Gross Expenses.</i>	
Total expenses,	\$53,586.75
Rent Methuen branch,	11,000.00
Total,	<hr/>
	\$64,586.75
Net earnings,	30,449.41
	<hr/>
	\$95,036.16
Net earnings brought down,	\$30,449.41
Received of Concord Railroad on account,	69,962.41
	<hr/>
	\$100,411.82
Two dividends, five per cent each,	100,000.00
	<hr/>
Surplus,	\$411.82

The accounts in the following balance-sheet to which no valuation has been placed, represent the interest this corporation has in those items of property, and which, at the time of stating this balance, had not been definitely settled, but which since that date have been, with the exception of the interest in the Manchester and North Weare Railroad, satisfactorily adjusted, and are at the proper time to be entered to the credit of this corporation.

BALANCE-SHEET, MARCH 31, 1879.

DR.		CR.	
Construction,	\$1,000,000.00	Capital stock,	\$1,000,000.00
Telegraph,	4,770.35	Notes payable,	28,998.23
Hooksett branch,	18,000.00	Dividends unpaid,	5,688.50
New car account, Vt. Central,	17,353.60	Income and expense,	89,548.55
Concord, M., and L. R. R.,	32,000.00		
Manchester and N. Weare R. R.,	00,000.00		
Suncook Valley Railroad,	00,000.00		
Mt. Washington Railroad,	00,000.00		
Cash,	52,111.33		
	<u>\$1,124,235.28</u>		<u>\$1,124,235.28</u>

SUMMARY EXHIBIT LAST TEN YEARS.

Years.	Gross Earnings.	Net Earnings.	Expenditures.	Dividends.	Per cent
1869-70	\$142,972.00	\$102,630.00	\$93,787.00	\$1,000,000	10
1870-71	.....	101,392.00	.....	1,000,000	10
1871-72	193,905.00	100,565.00	93,339.00	1,000,000	10
1872-73	177,083.00	100,505.00	76,578.00	1,000,000	10
1873-74	190,637.00	100,723.00	89,314.00	1,000,000	10
1874-75	183,646.00	101,117.00	82,528.00	1,000,000	10
1875-76	179,246.00	100,687.00	78,560.00	1,000,000	10
1876-77	177,702.00	100,436.00	77,266.00	1,000,000	10
1877-78	171,777.00	100,459.00	71,318.00	1,000,000	10
1878-79	164,997.00	100,411.00	64,586.00	1,000,000	10

OFFICERS.

President. — E. A. Straw, Manchester.

Treasurer. — George B. Chandler, Manchester.

Asst. Supt. — J. W. Hildreth, Manchester.

Directors. — E. A. Straw, B. F. Martin, Edward A. Abbot, Joseph W. Smith, Nathan Parker, William A. Tower, Asa Fowler.

BOSTON, CONCORD, AND MONTREAL RAILROAD.

Main line: Concord to Wells River, 93.506 miles. Extension and branches: White Mountains Railroad, Wells River to Littleton, 20.3 miles; extension, Littleton to Groveton Junction, 31.65 miles; branch to base of Mount Washington, 20.39 miles. Total length of line owned by the company, 165.846 miles. Sidings and other tracks, 19 miles.

This road was chartered December 27, 1844; construction begun in 1847; opened from Concord to Plymouth, 1849; to Wells River, 1853; to Northumberland, 1872; to Fabyan Place, July, 1874. The White Mountains Railroad, chartered in 1848, was consolidated with this road in 1872, when it had been opened to Northumberland. The act authorizing the consolidation was passed in 1871, but the arrangement was not consummated till 1873. The consolidation was effected by the issue of six per cent bonds of the Boston, Concord, and Montreal Railroad Company, which the owners of the White Mountains road received in exchange for their stock. Such bonds were issued and exchanged to the amount of \$200,000 in 1872, but the arrangement was not completed till 1874, when the further amount of \$100,000 of such bonds were issued, to consummate the exchange of bonds for stock. The Wing road to Fabyan Place was at the same time pushed with great energy to completion. This company experienced a perpetual financial struggle from 1850 onward till January 1, 1857, becoming so burdened as to be unable to meet the interest on its bonded debt; the road passed into the hands of trustees. It was so fortunate, however, in the superior wisdom, courage, and forecast of the men who guided, and who, under trustees, continued to guide its operations, that it soon rose superior to its pecuniary distresses, and in 1859 was restored to the full control of its old managers.

No railroad in New England has had a better succession of men than this to fill its chief administrative office. Hon. Josiah Quincy, from the organization of the corporation in 1844, till age and infirmities admonished him to retire, in 1860, for a period of sixteen years, discharged the arduous responsibilities of the presidential office with singular fidelity and capacity; and it was a signally good fortune for the company, when he withdrew, to have, within its ranks, a man to assume the helm so remarkably endowed

with the qualities essential to pilot the corporation in the perils of that period as was John E. Lyon, who, thenceforward to the day of his lamented death, a period of seventeen years, with so much courage, fidelity, and administrative power, guided its affairs triumphantly through a sea of difficulties and saved it from an impending ruin. The directors of the company, in their report last year, accorded him no more than he merited in saying of him, that, a man "indefatigable, cautious, and circumspect in business," he brought to the administration of the road "the same care, diligence, and untiring industry that he applied to his own private affairs," and that "without flattery, it could be said that the present successful condition of the road is almost entirely due to his efforts, and the confidence with which he inspired his associates; to his enterprise and to the aid of his personal efforts, as well as to the foresight and capital which he furnished, is due the extension of the road from Littleton to Lancaster, and ultimately to the junction with the Grand Trunk Railway at Groveton in the town of Northumberland, and also the construction of the branch road extending from the Wing Road Station to the base of Mount Washington."

It is sufficiently creditable to the present administration of the road that it can justly be said to show a continuance of the same excellent foresight and fidelity which fashioned its operations under the former leaders.

FINANCIAL STATEMENT OF YEAR ENDING MARCH 31, 1879.

Earnings of Road.

From passengers,	\$243,451.96	
freight,	315,734.46	
mails,	16,638.25	
express,	9,000.00	
miscellaneous,	5,735.82	
	<hr/>	
Total earnings,		\$590,550.49

Expenditures of Road.

Maintenance of way,	\$103,730.83	
motive power,	49,237.91	
Cost of working road,	195,429.62	
management,	18,267.74	
Miscellaneous expenses,	22,265.78	
		<u>\$388,931.88</u>
Net balance,		<u>\$201,618.61</u>

TREASURER'S BALANCE-SHEET, MARCH 31, 1879.

Dr.			Cr.
Construction,	\$2,850,000.00	Stock (old, dividends, etc.),	\$459,600.00
Wood, oil, etc., on hand,	59,663.59	Stock, preferred,	800,000.00
Stock, etc., on hand for repairs,	103,741.53	Stock, new,	540,400.00
Trustees of sinking fund,	201,500.00	Bonds due in 1865,	25,700.00
Pemigewasset House,	16,000.00	Bonds due in 1875,	156,500.00
J. A. Dodge, general manager,	29,226.00	Bonds due in 1889,	624,000.00
Purchase of White Mts., N. H.,		Bonds due in 1893,	1,721,000.00
Railroad,	300,000.00	Coupons due and unpaid,	1,162.50
Extension of White Mts., N. H.,		Dividends due and unpaid,	1,448.89
Railroad,	790,000.00	Dividends due and unpaid since	
Branch Railroad to Mt. Wash-		May 20, 1867,	10,296.00
ington,	379,000.00	Profit and loss,	582,485.09
Cash on hand for coupons un-			
paid,	1,162.50		
Cash on hand for dividends un-			
paid,	11,744.89		
Cash and bonds on hand,	180,553.97		
	<u>\$4,922,592.48</u>		<u>\$4,922,592.48</u>

SUMMARY EXHIBIT LAST TEN YEARS.

Fiscal Years.	Gross Earnings.	Gross Expenditures.	Net Earnings.	Dividends.	Per cent
1869-70	\$506,523.16	.....	\$80,691.86	\$48,000	6
1870-71	572,495.29	.....	126,000.00	48,000	6
1871-72	634,895.71	.....	134,252.23	44,358	6
1872-73	670,348.78	.....	131,714.88	46,830	6
1873-74	687,128.56	.....	136,147.36	44,454	6
1874-75	664,194.38	.....	140,208.63	48,804	6
1875-76	693,354.97	.....	182,012.33	45,249	6
1876-77	649,301.81	\$457,377.44	191,930.37	44,655	6
1877-78	654,272.20	453,177.84	201,100.36	46,971	6
1878-79	590,550.29	388,931.88	201,618.61	45,246	6

It will be seen that while, during the last year, the decrease in gross receipts, which resulted mainly from the falling off in freight, on account of continued depression of business in the country, was quite large, the reduction

in the expenditures was at the same time sufficient to produce a small increase of net earnings for the year.

The track and furniture are in very superior condition. Within the year, 200 tons steel and 500 tons iron rails have been laid; 1,318 tons rails have been taken up, mended, and returned to track; and 3,000 Fisher and Norris improved joints have been used.

The present equipment is as follows: Passenger and freight engines, 30; passenger-cars, 25; drawing-room cars, 2; mail and baggage cars, 16; freight-cars, 572.

The old contracts with the Southeastern and the Passumpsic, which ended last year, and were renewed under fair conditions for the term of ten years ending May 1, 1888, cannot fail to benefit all concerned, as the combination, in connection with arrangements with the lower roads, forms a most superior line through New England into Canada.

No new contracts have been completed, but a temporary arrangement has been made with the Burlington and Lamoille Valley Railroad in connection with the Portland and Ogdensburg Railroad, for a new line for the transportation of freight and passengers from Burlington, by way of the Montpelier and Wells River Railroad, to Woodsville, and then over the Boston, Concord, and Montreal Railroad, by way of Fabyan's and the Portland and Ogdensburg Railroad to Portland.

The road has disposed of the consolidated bonds to the amount of \$243,000, which have been applied to take up a portion of the overdue bonds of 1865 and 1875.

Of the sinking fund bonds there are now outstanding but \$202,000, on which interest is paid, the company holding \$116,000, and the trustees of the fund \$306,000. Of the outstanding bonds of 1865 and 1875, as appears in the trial-balance, the road has paid for and is carrying \$147,500, leaving a balance of \$34,700 to redeem.

The consolidation of the different classes of stock, which has been several years in process of execution, and

the completion of which is believed to be absolutely indispensable to the payment of dividends beyond the preferred stock, did not make much progress during the year, nor was anything done towards the extension of the road beyond Groveton towards Colebrook; both of which objects, it is confidently expected, will be accomplished at an early day, the postponement being due to the continued depression of business, and some other special and temporary obstacles. In relation to this extension of the road, it is well known that Mr. Lyon had long held it as one of the paramount aims of his great work at the head of this road to extend its line to Colebrook and ultimately to Canada, at as early a day as the finances of the company would permit. The directors, who fully concurred with Mr. Lyon in this purpose, are still animated with the same views, that the best interests of the road, and of the whole northern section of the State of New Hampshire, require that measures shall be undertaken to forward the project as soon as the means at their command will admit, consistently with a due regard for the claims of the people and the interests of the stockholders.

CASUALTIES.

Although the road suffered some serious casualties during the year, no accident inculpatng the road happened during the year, and no passenger was injured. An accommodation train, near Tilton, July 2, was thrown from the track by the expansion of the rails, badly damaging engine and baggage-car; and the night express, during the flood, December 10, was thrown from the track near North Concord, doing much damage to engine and baggage-car; two freight trains, near Wentworth, being the same night thrown from the track, on account of the sudden change of the course of the river in this unprecedented inundation. March 10, 1879, Frank Smith of Haverhill, N. H., was knocked from a cattle train by the

bridge at the Wiers, and died in a few hours. Amos W. Baker, brakeman, White Mountain freight train, fell from the train near Lisbon, November 30, 1878, and died a few days afterward.

OFFICERS.

President. — J. Thomas Vose, Boston.

General Manager. — Joseph A. Dodge, Plymouth.

Treasurer. — Edward D. Harlow, Boston.

Directors. — J. Thomas Vose, Joseph P. Pitman, Peter Butler, S. N. Bell, Joseph A. Dodge, John P. Spaulding, Warren F. Daniell.

MOUNT WASHINGTON RAILROAD.

Line of Road. — Base of Mount Washington to summit. Length, 3 miles.

This road was chartered in 1858, and by repeated extensions the charter was kept alive till the commencement of construction in 1870 rendered the legislation permanent. The scheme of running up and down this mountain with a steam-locomotive by means of cogged-wheel machinery was entertained by Herrick Aiken, of this State, so noted for his inventive genius in his day, as early as 1850; and about 1857, having visited the mountain expressly for observation with this conception in view, he built a model to exemplify his plan. Failing health, however, arrested his experimental work. The cogged-wheel device, which was actually put into use on the Mount Washington road in 1872, is, in an important degree, the invention of Sylvester Marsh of Littleton, the traction being effected by a cogged wheel working into a cogged rail firmly spiked to the track. The Mount Rigi Railway in Switzerland, on the same plan, was completed in 1873. The traction of the engine on the Mount Cenis Railway, Switzerland, which was constructed

in 1865-68 by the English engineer, Lull, is secured by two wheels working horizontally under heavy pressure against the sides of a middle rail; and there is another mountain railway, recently devised, upon which the cars are carried astride a single line of rails, in turn supported upon a line of posts. Herrick Aiken was regarded by railroad engineers, to whom he presented his scheme, from 1850 downwards, as visionary in the extreme, and such in fact was the very general impression among even the more ingenious engineers, down to the very time in which the plan under Mr. Marsh's inventive skill was put into operation, when the Mount Washington road was opened in 1872.

FINANCIAL STATEMENT FOR YEAR ENDING MARCH 31, 1879.

Cost of road and equipment,	\$150,000.00
Capital stock,	129,500.00
Income from passengers,	\$26,687.10
Income from freight,	240.00
Income from other sources,	355.78
	<hr/>
Total income,	\$27,282.88
Total expenses,	14,163.04
Net earnings,	<hr/> \$13,119.84
Paid interest on notes to New York, New Haven, Hartford, and Con- necticut River Railroad, \$10,000, for 1 year,	\$600.00
Dividend No. 2 on 1,295 shares at \$9,	11,655.00
Dividend No. 1 on \$500 scrip, at 9 per cent,	45.00
For all outstanding scrip taken up,	500.00
	<hr/> \$12,800.00
	<hr/>
Surplus,	\$319.84
Indebtedness as above, \$10,000.	

OFFICERS.

President. — Sylvester Marsh, Littleton, N. H.

Treasurer. — Edward P. Harlow, Boston, Mass.

Manager. — Walter Aiken, Franklin, N. H.

Directors. — Sylvester Marsh, Littleton, N. H. ; J. Thomas Vose, Boston, Mass. ; Nathaniel White, Concord, N. H. ; Walter Aiken, Franklin, N. H. ; Emmons Raymond, Boston, Mass. ; John H. George, Concord, N. H. ; Joseph A. Dodge, Plymouth, N. H.

WHITEFIELD AND JEFFERSON RAILROAD.

Line of Road. — Whitefield to Jefferson. Length, 10 miles.

This company was chartered July 11, 1878, authorized to build a railroad from some convenient point on the Boston, Concord, and Montreal Railroad, in Dalton or Whitefield, to some convenient point in Randolph, with authority to extend a branch into Kilkenny and Berlin, and with authority to lease the road to any other railroad company on such terms and for such time as the parties may determine. This road has been in operation as a lumbering railroad for several years, built by the so-called Brown Lumbering Company, of which some of the grantees of the new company have been members, and who own a vast tract of timber land through which the road runs. The road, which was run into the forest in a zigzag way, to meet the demands of the lumbering business, has been straightened and now runs in direct line through an unbroken forest the most of its course. The capital stock is fixed not to exceed one thousand shares, at \$100 each, but it is understood that an enlargement of the capital will be asked from the present legislature. The cost of building the road which is now opened was assumed one-half by the Boston, Concord, and Montreal Railroad

Company, and the other half by the Brown Lumbering Company. The grantees named in the charter are the directors of the company. The road is still in the hands of the contractor at the time of writing this notice.

OFFICERS.

President. — Aaron Ordway.

Treasurer. — E. D. Harlow.

Superintendent. — A. L. Brown.

Directors. — Aaron Ordway, Alson L. Brown, Warren G. Brown, Nathan R. Perkins, Josiah T. Vose, Samuel N. Bell, Joseph A. Dodge, Warren F. Daniell.

PROFILE AND FRANCONIA NOTCH RAILROAD.

Line of Road. — Bethlehem Junction to the Profile House. Length, 10 miles. Gauge, 3 feet. Rail, Pennsylvania iron, 35 pounds to yard.

This road was chartered July 11, 1878. The corporation was authorized to construct a railroad from some point on the Mount Washington branch of the Boston, Concord, and Montreal Railroad in Bethlehem, to some point in Franconia near the Profile House, the capital stock of the corporation being limited to 2,000 shares of \$100 each. The building of a railroad up the Pemigewasset valley from Plymouth to the Franconia Notch, of which scheme this road is the initiatory work, has long been in contemplation among railroad men and capitalists interested in opening up that grand and attractive region to the utmost as a summer resort, by means of the most inviting avenues of travel.

This enterprise was fortunate at the outset in the character of the men who took it in hand, and has continued to be equally so in all the work of construction, from first to last. The corporation fixed the capital stock originally at

\$110,000. The work of construction was begun last autumn, and the road was opened June 25, 1879. The road runs from Bethlehem through an unbroken wilderness to the Profile House, the grade in one place reaching 116 feet to the mile, but not on the average a heavy grade. The trains will run at the rate of speed usual on ordinary railroads. The road was of easy construction, costing about \$10,000 per mile, exclusive of equipment. The equipment consists of 2 engines of 22 tons each, costing \$5,000 apiece; 4 passenger and 2 combination cars, and 6 flat freight cars. The passenger cars are 45 feet in length, each containing 50 sittings. Two of them are of the ordinary monitor style, and two are for observation, — monitor top, — each containing 60 movable chairs, and large windows which let down. The cars cost \$12,000. There will be no debt upon the road. It will be built and equipped wholly from subscriptions to the stock. Total cost of road and equipment about \$125,000. There will be at least 3 daily trains run through the season. As this is the first narrow-gauge railroad in this State as is constructed for peculiar service, it has been deemed proper to make special note of the enterprise.

Narrow-gauge railroads have been built in many parts of the world, and have gained much favor. The first attempt of the kind was a horse-railway of 2-feet gauge in Wales, in 1832, and in 1869 an engine weighing $19\frac{1}{2}$ tons was put upon the road with great success. The friends of the narrow-gauge system maintain that it is superior to the wide gauge, both in economy and safety.

The list of the officers of this New Hampshire narrow-gauge road embraces the men who are chiefly to be accredited for this laudable and well-executed undertaking.

OFFICERS.

President. — Richard Taft, Franconia.

Treasurer. — Charles H. Greenleaf.

Superintendent. — Charles C. Lund, Concord.

Directors. — Nathaniel White, Concord ; Richard Taft, Franconia ; Walter Aiken, Franklin ; Emmons Raymond, Boston, Mass. ; J. A. Dodge, Plymouth ; John H. George, Concord ; Samuel N. Bell, Manchester.

NORTHERN RAILROAD.

Line of Road. — Concord to West Lebanon. Length, 69.5. Branch : Franklin to Bristol, 13.41 miles. Total length of line owned and operated by company, 82 miles. Sidings, 16.54 miles.

This railroad was originally chartered June 18, 1844, to extend from the Concord Railroad in Concord or Bow to the east or west bank of the Connecticut River in Haverhill or Charlestown, or some point between those towns ; but at the fall session the legislature chartered, in the place of this, December 27, 1844, another road, beginning as in the other charter, but ending at the west bank of the Connecticut River in the town of Lebanon ; the number of shares of capital stock authorized in the new charter having increased from eight to fifteen thousand.

The Bristol branch, originally chartered July 8, 1846, to extend from the line of Northern road in Franklin, through Hill to Bristol village, under the title of the Franklin and Bristol Railroad, was consolidated with the Northern Railroad by an act passed by the legislature January 1, 1869. The act to unite the two roads provided that the capital stock of the Franklin and Bristol road should be at two thousand shares, should become a part of the capital stock of the Northern road, the increase of which, from fifteen to seventeen thousand shares, was authorized by the act, the stockholders of each of the two roads becoming stockholders in both roads on an entire equality.

Construction was commenced, and the first section from

Concord to Franklin, 18 miles, was opened December, 1847. The main line to Lebanon and the branch to Bristol were pushed onward, and the whole was completed and opened to traffic in July, 1848. George W. Nesmith, venerable and venerated, its president at the age of almost fourscore years, may justly be called the father of this road. From the earliest conceptions and movements which resulted in the establishment of this great industrial enterprise, for a period of more than thirty-five years, he has been one of its wisest and ablest leaders. Always closely identified with the road in an official capacity, from the foundation of the corporation down to this time, every year of his service has but added to the large confidence in his wisdom and integrity with which he was first called into the management of the corporation. Nor should the name of Onslow Stearns, the late president of this corporation, receive less honorable notice in this place. Born in Billerica, Mass., in 1810, and entering into the calling of a civil engineer in 1830, at the age of twenty years, in the construction of the Chesapeake and Ohio canal, he was, from 1833 to 1837, constantly and on a large scale, engaged in contracts on the great road then under construction in Pennsylvania, Maryland, New Jersey, and New York. In 1837 he returned to New England to embark in the construction of various roads in Massachusetts, and, among others, the Nashua and Lowell road, the completion of which he undertook in the latter part of that year. While engaged in this work he was elected superintendent of that road, a position which he held till July, 1845, when he resigned, in order to enter into the employ of the Northern Railroad corporation as its agent, to build their road, a place which he filled, as he did all other positions of responsibility to which he was called in his remarkable career, with eminent capacity and fidelity. From the construction of the road down to 1852 he was the superintendent of its operations, and from 1852 to the day of his death, Decem-

ber 29, 1878, was the president of the company. His conspicuous and arduous official positions in other great railroads of New England during the last twenty years of his life, and his upright and influential services in the political affairs of the State, as a member of both branches of the legislature and as the chief magistrate of the commonwealth, are well known. When such a man dies the public welfare suffers a severe loss. The directors of the Northern Railroad, in their last annual report, after saying of his death that "it will be fortunate for the interests of this corporation if the loss shall not long be felt in the want of his experience, ability, and faithful labors in the future management of its affairs," put on record the following expression of their sense of his character and services: —

"Resolved, That in the recent death of Hon. Onslow Stearns we feel a great loss to ourselves personally and to this company. It has terminated the harmonious and pleasant relations which for a quarter of a century have existed between the members of this board and him as their associate and president; and it has taken from the company a most capable and faithful officer, — one whose long-continued services for its interests, and whose well-known industry, honesty, and economy in the management of its affairs, will be gratefully remembered by its stockholders. The courage and persistency with which, in despite of the weakness and pain of disease, and against the fears of friends, he continued attention to the cares and duties of his position up to his latest days, were in full consistency with the spirit and fidelity which characterized his whole life."

Nor is it without propriety to mention, in this connection, George E. Todd, who succeeded Mr. Stearns in the superintendence of the road, and who has been in constant service on the road since its completion, in 1848, down to the present time, fulfilling his duties with universal approbation in every station.

It will be seen in the subjoined financial statement, that, while the operations of the road exhibit wisdom and economy in its management, and fair results, the indication of increased business and profits with which the previous year closed has not been fulfilled. The actual result has been, compared with last year, a decrease in the gross receipts of \$37,157.48, and a decrease in the gross expenses of \$27,389.69, with a consequent reduction in the annual net income of \$9,797.79. This result the directors in their current annual report charge mainly to the rates of through-freight from the West, in fixing which this road, being a small link, has no controlling voice. The directors have given great and anxious attention to the subject during the year, without satisfactory results, and, in case further exertions do not effect some relief from the disastrous arrangements, the directors say, "The question will then arise whether it is expedient for this road to continue that business which at present is attended with very little if any profit to it."

The road and other property of the corporation have been maintained in good condition, and its equipment is sufficient for its requirements.

During the past year 423 tons of new iron and 988 tons of steel rails, and 55,853 new sleepers, have been placed in the track ; and about 2,900 tons of rails have been repaired and relaid. Two freight engines have been built over, and four new freight cars made to supply the place of others.

This corporation, being substantially the owner of both the Concord and Claremont and of the Sullivan Railroads, is, next to the Boston, Concord, and Montreal Company, the heaviest railroad organization in the State, and is confessedly as well managed a railroad as there is in any State.

FINANCIAL STATEMENT, YEAR ENDING MARCH 31, 1879.

Capital stock authorized and paid in,	\$3,068,400.00
Cost of construction and equipment,	3,068,400.00
Total funded debt (no floating debt),	189,000.00

Income.

From passengers,	\$133,737.42	
merchandise,	263,530.24	
miscellaneous,	29,606.21	
Gross earnings,	—————	\$426,873.87

Expenses.

Passenger department,	\$20,315.36	
Merchandise department,	24,465.08	
Locomotive department,	111,750.93	
Maintenance of way,	77,221.29	
New rails,	21,472.51	
All other accounts,	64,276.68	
Total expenses,	—————	319,501.85
Net earnings,		\$107,372.02

TREASURER'S BALANCE-SHEET, MARCH 31, 1879.

DR.		CR.	
Construction,	\$3,068,400.00	Stock,	\$3,068,400.00
Rails,	21,081.57	Income,	123,232.97
Oil,	1,007.76	Contingent fund,	484,879.73
Waste,	386.89	Premiums,	3,580.01
Fuel,	42,505.75	Bonds due April 1, 1874,	100.00
Shop stock,	32,024.17	Dividends unpaid,	5,682.76
711 shares Northern R. R., N. H.,	37,708.34	Coupons unpaid,	189.00
Contracts,	22,605.11	Bills payable,	189,000.00
Cash,	30,238.07	Dividend, June 1, 1869,	74,932.50
Agent's department,	18,263.59		
Bills receivable,	421,530.00		
Concord & Claremont N. H. R. R.,	254,245.72		
	\$3,949,996.97		\$3,949,996.97

SUMMARY EXHIBIT LAST TEN YEARS.

Years.	Gross Earnings.	Net Earnings.	Funded Debt.	Dividends.	Per cent
1869-70	\$689,628.03	\$256,271.92	\$115,000.00	\$250,504.49	8
1870-71	1,057,815.30*	292,206.77	105,200.00	241,713.03	8
1871-72	722,774.65	187,741.35	102,100.00	240,780.52	8
1872-73	706,355.24	161,064.70	102,100.00	239,848.00	8
1873-74	707,700.09	215,806.96	102,100.00	239,848.00	8
1874-75	636,125.57	166,377.56	100.00	209,867.00	7
1875-76	503,984.86	95,249.94	100.00	149,905.00	5
1876-77	458,303.16	103,415.58	100.00	149,885.00	5
1877-78	464,031.35	107,139.81	100.00	149,865.00†	5
1878-79	426,873.87	107,372.02	100.00	149,865.00†	5

OFFICERS.

President. — George W. Nesmith, Franklin.

Treasurer. — George A. Kettell, Boston.

Superintendent. — George E. Todd, Concord.

Directors. — George W. Nesmith, Uriel Crocker, Edward Lawrence, Francis B. Hayes, Josiah H. Benton, Jr., George E. Todd, Albert M. Shaw.

PETERBOROUGH AND HILLSBOROUGH RAILROAD.

Line of Road. — Peterborough to Hillsborough Bridge. Length, 18.5 miles.

This road was chartered in 1869, with the right to construct a railroad to connect with the Monadnock Railroad in Peterborough, and the Contoocook Railroad in Hillsborough, forming a continuous line with those roads. The capital stock is \$500,000. In 1872 the charter was extended, allowing the company till 1877 to complete the road, but requiring at least \$50,000 to be expended in the construction prior to January 1, 1876, allowing till May 1, 1877, for the expending of the specified sum, and till August 1, 1878, to complete the road.

The corporation was duly organized in 1876. The road was opened in July, 1878.

* Includes earnings of Concord Railroad, April to September, 1870, under contract.

† Includes net earnings and a portion of interest income.

The capital stock is \$500,000; and \$100,000 first-mortgage bonds and \$75,000 second-mortgage bonds were issued to furnish means to complete the work.

OFFICERS.

President. — George E. Todd, Concord.

Treasurer. — Josiah Minot, Concord.

Directors. — Josiah Minot, Concord; James A. Rumrill, Springfield, Mass.; Amos Whittemore, Bennington; John M. Hill and Gust Walker, Concord.

SULLIVAN COUNTY RAILROAD.

Line of Road. — Windsor, Vt., to Bellows Falls, Vt. Length, 26 miles.

This road, with the exception of its termini, which are both in Vermont, is wholly in New Hampshire, running along the New Hampshire shore of the Connecticut River. It was chartered July 10, 1846, as the Sullivan Railroad, and completed in 1852, at a cost of more than \$1,250,000. The capital stock (\$500,000) was all paid in, and mortgage bonds, amounting to about \$750,000, issued to fund the debt. In 1851 the road, with its appurtenances, was all transferred to the hands of a trustee, to be operated for the benefit of the holders of the bonds, and was managed in this way till, in 1866, having become so embarrassed as to entirely fail to meet the interest on the bonds, the whole road, with its rights and franchises, was sold for \$500,000 to the holders of the bonds, who were really the Northern Railroad corporation, and who organized themselves into the Sullivan County Railroad corporation, to manage the property. They immediately leased the road for a term of five years to Hon. J. Gregory Smith, the president of the

Vermont Central Railroad corporation, at an annual rental of \$25,000, and in 1871 extended the lease to 1876, since the expiration of which term it has been operated by the Vermont Central road under a lease based on the earnings. The road is furnished by the Vermont Central company. At the time of the expiration of the lease in 1876, it was understood that the road was returning the lessees a large net income, and the following statement seems to support that impression.

FINANCIAL STATEMENT, YEAR ENDING MARCH 31, 1879.

Expenditures.

For repairs of road,	\$20,276.33	
For repairing gates, fences, and houses,	678.30	
For taxes and insurance,	5,751.76	
For removing ice and snow,	114.58	
For fuel,	16,107.02	
For oil,	624.66	
For waste and other material for cleaning,	131.43	
For use of locomotives,	7,882.72	
For use of passenger cars,	4,876.20	
For use of merchandise cars,	16,501.99	
For wages of stationmen,	4,241.15	
For wages of conductors and brake- men,	10,587.40	
For wages of enginemen and fire- men,	6,568.85	
For wages of watchmen,	462.00	
For all other expenses,	2,953.61	
Total expenditures,		\$97,758.00

Income.

From passengers,	\$50,498.98
freight,	110,521.01
mails,	4,198.56
expresses,	1,800.00
	<hr/>
Total income,	\$167,018.55
Net earnings, after deducting expenses,	\$69,260.55

CONCORD AND CLAREMONT RAILROAD.

Line of Road.—Concord to Claremont, main line ; length, 56 miles. Branch: Contoocook to Hillsborough Bridge, 14.9 miles. Total length of line operated by company, 70.9 miles.

This road is the outcome of a long series of conflicting and unsuccessful railroad schemes. The old Concord and Claremont Railroad company, chartered June 24, 1848, proposed to build a railroad from some point on the Concord Railroad, in Concord or Bow, to the Sullivan Railroad, in Claremont; and the Central Railroad company, chartered on the same day, proposed to build a road from Manchester to the Sullivan road, at or near Claremont. These two corporations, in order to obviate conflicting interests, and to concentrate efforts for the construction of a single road on a route that would be best for all concerned, were united under an act for that purpose passed June 8, 1853, the consolidated company taking the title of the Merrimack and Connecticut River Railroad company, which became the owner of the old Concord and Claremont Railroad that was completed from Concord to Bradford, 27 miles, July 10, 1850. The Contoocook River Railroad, chartered June 24, 1848, completed in 1849 from Contoocook to Hillsborough

Bridge, 14.5 miles, and opened in December, 1849, was united with the Merrimack and Connecticut River Railroad, under an act passed July 12, 1856, and, under another act of the same date, the mortgagees of the Contoocook Valley Railroad, chartered June 24, 1848, to connect the Concord road in Concord with Peterborough, were authorized to sell the Contoocook Valley road, with all its franchises and property, to the Merrimack and Connecticut River road. The Sugar River Railroad, chartered July 7, 1856, to connect Bradford with the Sullivan Railroad in Claremont, a distance of 29 miles, was completed in 1872, and was, under the provisions of an act for that purpose, organized in a consolidation with the Merrimack and Connecticut River Railroad, October 31, 1873, under the title of the Concord and Claremont Railroad. It is thus seen that six chartered companies are consolidated in the company as it now exists, and that the old Concord and Claremont company was chartered twenty-five years before the new Concord and Claremont company was organized.

The aggregate cost of these consolidated roads was about \$1,850,000, but the total cost to the present organization is stated at \$1,126,606.38. The capital stock and debts are as follows: Stock paid in, \$410,000; mortgage bonds, secured by deed of trust of the entire consolidated franchises and property, \$500,000; floating debt, \$254,245.72; total, \$1,665,145.72. A controlling interest in the consolidation is owned by the Northern Railroad company, who furnishes the rolling stock, and essentially manages its operations, which are well conducted. The falling off in the net income of the road, in the last fiscal year, is understood to have been, in a considerable degree, due to the experiment of an extra passenger train over the road, during the season of summer travel, which is not resumed this season.

FINANCIAL STATEMENT, YEAR ENDING MARCH 31, 1879.

Capital stock paid in,	\$410,900.00
Funded debt,	500,000.00
Floating debt,	254,245.72
Total present funded and floating debt,	754,245.72
Total cost of road and equipment,	1,126,606.38
Total expenses working road,	101,262.36
Total earnings,	139,020.36
Net earnings,	37,758.00

SUMMARY EXHIBIT LAST THREE YEARS.

Years.	Gross Earnings.	Gross Expenses.	Net Income.
1876-77	\$148,444.26	\$116,454.71	\$31,989.55
1877-78	145,718.02	96,918.24	48,719.24
1878-79	139,020.36	101,262.36	37,758.00

OFFICERS.

President. — George E. Todd.

Treasurer. — George A. Kettell.

Superintendent. — George E. Todd.

Directors. — Mason W. Tappan, Daniel W. Johnson, Charles Minot, Charles P. Sanborn, Charles O. Stearns, John Kimball.

EASTERN RAILROAD.

Line of Road. — Main line : Boston to State line, 41.39 miles ; State line to Portsmouth, 15.90 ; Portsmouth to Portland, 51. Total distance between Portland and Boston, 108.29. Conway Junction to North Conway, 71.37. (Portsmouth to Conway Junction, 11 miles.) Total length of main line, 179.66.

Branches owned or leased by company : East Boston, double track, length 3.31 ; Charlestown, double track,

length 1.086; Saugus, single track, length 9.52; Swampscott, single track, length 3.80; Marblehead, single track, length 4; Lawrence, single track 17.66, double track 2, length 19.66; South Reading, single track, length 8.12; Gloucester, single track, length 17.35; Essex, single track, length 5; Asbury Grove, single track, length 1; Salisbury, single track, length 3.75; Newburyport City Railway, length 2.80; Portsmouth and Dover Railroad, length 10.88; Wolfeborough Railroad, length 12.03. Total length of branches, 102.306. Total length of road and branches, 281.966. Double track on main line, 32.80. Double track on branches, 6.396. Total length of double track, 39.196. Aggregate length of sidings and other tracks not enumerated, 66.0425. Total length of track operated by this company, 387.2045. Total length of track laid with steel rails, 123.551. Total length of leased roads in New Hampshire, 107.63.

This road was chartered in 1836, and completed from Boston to the New Hampshire State line in 1840; the "Eastern Railroad of New Hampshire," a continuation of the "Eastern Railroad" through New Hampshire to Portsmouth, being also chartered in this State in 1836, and finished in 1841. The Portland, Saco, and Portsmouth road, a continuation of the line to Portland, was chartered in 1837 in Maine, and completed in 1842.

In 1841, the Eastern Railroad Company took a lease of the Eastern Railroad of New Hampshire for the term of 99 years, with the understanding that the lessors' capital, amounting to \$492,500, should be entitled to equal dividends with that of the lessees. In 1841, the Portland, Saco, and Portsmouth road also was leased to the Eastern Railroad Company in a joint interest with the Boston and Maine Railroad Company, for the term of 99 years, thus completing the line of the Eastern road from Boston to Portland, 108.29 miles. In 1871, the Eastern Railroad Company of New Hampshire took a lease of the Portsmouth, Great

Falls, and Conway road, 71.37 miles, for the term of 69 years, and assigned the contract to the Eastern Railroad Company, with the arrangement that it should share equally with the Eastern of Massachusetts and of New Hampshire in the per cent of dividends, the cost of the Portsmouth, Great Falls, and Conway road being \$2,183,300. The Wolfeborough road, 12.08 miles, was leased to the Eastern Railroad Company of New Hampshire, in 1872, for 68 years, in the interest of the Eastern Railroad Company of Massachusetts, at an annual rental of six per cent on its stock, amounting to \$486,000.

The Portsmouth and Dover road, 10.88 miles, costing \$800,000, was leased also to the Eastern Railroad Company of New Hampshire, under like arrangement for 50 years, from 1874, at an annual rental of six per cent on its cost. In 1871, the Eastern Railroad Company of Massachusetts terminated its joint contract with the Boston and Maine Railroad Company, as it had the right under the terms of the contract to do by paying certain liquidating damages amounting to \$100,000, and assumed the lease individually for the unexpired term of 99 years, ending in 1939, at an annual rent of ten per cent on the capital stock of the leased road, amounting to \$1,500,000.

It is seen from these statements that the welfare of four important railroads, of an aggregate length in this State of 107.63 miles, is vitally identified with the fortunes of the Eastern (Mass.) Railroad Company. The extreme embarrassment which overtook this company in 1875 is well known. At that time its affairs were found to be in such a state as to demand some compromise between the stockholders and creditors, and, under a special act of the legislature of Massachusetts, in 1876, to meet the emergency, such a compromise was in a degree effected, though not without producing heavy litigation, which has, however, now been settled by the courts, and, on the whole, very favorably to the interests of this company, the interpretation of the

act of 1876 being thus quite fully settled by judicial decision. The impression so very generally felt two years ago, that the company could never extricate itself from the colossal difficulties with which it was environed, has been very materially removed by the results of the last year's work. In relation to the New Hampshire roads specially identified with these troubles, the last annual report of the directors of the Eastern Railroad Company, September 30, 1878, says: —

“ In the month of June last the supreme judicial court rendered its decision relative to the right of the bondholders of the Portsmouth, Great Falls, and Conway Railroad, to receive certificates of indebtedness by virtue of the guaranty of the bonds by this corporation. The decision was adverse to the bondholders on all points, and left them no recourse except such relief as might be furnished by the courts of New Hampshire, where proceedings had already been begun by a few of the bondholders. Their claim was, that the earnings, both of the Portsmouth, Great Falls, and Conway Railroad, and of the Eastern Railroad in New Hampshire, were taken and held in trust by this corporation for the payment of the interest on the bonds; and, pending the suit, a receiver of both roads was applied for.

“ The interests of this company demanded that all such questions should be definitely set at rest; and accordingly an agreement was made with the Portsmouth, Great Falls, and Conway Railroad, by which that company was to issue a million dollars of four-and-a-half-per-cent bonds, having sixty years to run, and secured by a mortgage of its entire property, in lieu of the million dollar seven-per-cent bonds, due December 1, 1892, then outstanding, bearing the guaranty of the Eastern Railroad; and also to make a new lease to the Eastern Railroad for sixty years in place of the one to the Eastern Railroad in New Hampshire.

“ The Eastern Railroad, on its part, was to pay to the Portsmouth, Great Falls, and Conway Railroad, an annual rental

equal to four and a half per cent upon the new mortgage bonds. This arrangement was duly approved at a meeting of the stockholders of the Eastern Railroad held September 30, 1878, by a vote of 27,144 shares to 54 shares. It was also duly authorized by the stockholders of the Portsmouth, Great Falls, and Conway Railroad.

“In the same connection it became necessary to effect some settlement of the questions at issue in the litigation with the Eastern Railroad in New Hampshire. The prolonging of this litigation was working material injury to this company, and an adverse decision by the courts would have had very serious consequences. A compromise was accordingly effected, by which this company secured, under a new lease, the control of the property of the Eastern Railroad in New Hampshire, for sixty years, at an annual rental of \$22,500. This was also duly authorized by the Eastern-railroad stockholders, at the meeting in September, by the same vote above mentioned, and was also authorized by a majority of the stockholders of the Eastern Railroad in New Hampshire.

“The approval of the railroad commissioners, and of the governor and council of New Hampshire, has been given to the leases of the Eastern Railroad in New Hampshire, and of the Portsmouth, Great Falls, and Conway Railroad, as required by the act of the legislature of New Hampshire. The whole settlement has been consummated, and all the suits at law withdrawn.”

The gross earnings of the road fell off for the year, \$55,172.16 ; but the operating expenses were reduced also, \$127,664.73, giving an increase of \$72,492.57 in net earnings. The reduction of expenses was effected without impairing either the administration or condition of the road. The standard of excellence in the road-bed and track has been raised ; steel rails exclusively have been laid ; within the year, 1,480 tons, equal to 16 miles, have been laid, making a total length of 123.50 miles of steel rail ;

1,600 tons being the estimated amount to be used the current year. The tabulation shows the general results of the operations of the company the last five years : —

NET EARNINGS.

Fiscal Years.	Net Earnings.	Increase.	Per Cent.	Decrease.	Per Cent.
1873-74	\$988,317.94	\$445,176.07	81.98	.....	.....
1874-75	757,419.13	.....	.....	\$230,898.81	23.37
1875-76	683,594.06	.....	.....	73,825.07	9.75
1876-77	799,317.31	115,723.25	16.93	.....	.....
1877-78	871,809.88	72,492.57	9.08	.....	.....

FINANCIAL STATEMENT, YEAR ENDING SEPT. 30, 1878.

DR.		CR.	
Total value of construction,	\$7,000,000.00	Capital stock,	\$4,997,600.00
Total value of equipment,	905,000.00	Funded debt,	13,587,021.99
Total investment, real estate and		Notes payable,	1,008,541.22
stocks,	1,493,810.00	Current bills and pay rolls audited,	145,747.85
Total cash assets,	447,547.68	Current traffic balances and	
Profit and loss,	10,226,613.04	accounts payable,	41,849.27
		Accrued interest,	97,752.95
		Accrued rentals of leased roads,	178,640.80
		Unpaid dividends,	15,817.00
Total,	\$20,072,970.72	Total,	\$20,072,970.72

RENT OF LEASED ROADS.

Portland, Saco, and Portsmouth Railroad, —

Six per cent dividend on \$1,500,000 capital st'k, \$90,000.00

Additional rental for year, 37,812.49

\$127,812.49

Portsmouth, G't Falls, and Conway R. R., —

Four and one-half per cent on \$1,000,000 bonds,

Less owned by E. R. R. Co., 486,000 “

Four and one-half per cent on \$514,000 “ 23,130.00

Eastern Railroad of New Hampshire (as per contract), 22,500.00

Portsmouth and Dover Railroad, —

Six per cent dividend on stock, 45,468.00

Wolfeborough Railroad, —	
Six per cent dividend on stock,	2,916.00
Newburyport City Railroad, —	
Six per cent on stock,	6,000.00
Boston and Albany Railroad, —	
Use of track (disputed),	7,690.88
Boston and Maine Railroad, —	
Use of track,	6,500.00
	<hr/>
Total rent of leased roads,	\$242,017.37

RESULT OF BUSINESS FOR THE YEAR.

The business of the year shows the following results,
viz. : —

A credit for gross earnings from passengers,	\$1,378,747.36
“ “ “ “ freight,	911,995.99
“ “ “ “ mail,	41,104.80
“ “ “ “ express,	62,452.74
“ “ “ “ extra baggage,	3,018.64
“ “ “ “ property,	30,541.63
“ “ “ “ miscellaneous	
sources,	25,074.19
	<hr/>

Total gross earnings,	\$2,452,935.35
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Less operating expenses as per detailed state- ment,	1,581,125.47
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Net earnings,	\$871,809.88
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Other debits as follows, viz. : —

Rent of leased roads,	\$242,017.37	
Interest for the year,	547,316.93	
	<hr/>	789,334.30
		<hr/>

Surplus, credited to profit and loss account,	\$82,475.58
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SUMMARY EXHIBIT LAST TEN YEARS.

Fiscal Years.	Gross Earnings.	Net Earnings.	Dividends, per cent.
1868-69	\$1,675,238.59	\$702,540.69	8
1869-70	1,753,324.12	742,148.29	8
1870-71	1,871,637.29	635,308.66	8
1871-72	1,973,622.83	574,207.36	8
1872-73	2,229,839.28	543,141.87	..
1873-74	2,987,299.57	988,317.94	..
1874-75	2,827,290.74	757,419.13	..
1875-76	2,470,971.02	683,594.06	..
1876-77	2,508,107.51	793,317.31	..
1877-78	2,462,935.35	871,809.88	..

OFFICERS.

President. — Alfred P. Rockwell.

Master of Transportation. — John Hornby.

Treasurer. — N. G. Chapin.

Directors. — Alfred P. Rockwell, Boston, Mass. ; George S. Morison, New York City ; George P. King, Boston, Mass. ; George E. B. Jackson, Portland, Me. ; John Cummings, Woburn, Mass. ; Charles H. Dalton, Boston, Mass. ; James W. Johnson, Enfield, N. H. ; George W. Gill, Worcester, Mass. ; George Ripley, Boston, Mass.

EASTERN RAILROAD IN NEW HAMPSHIRE.

Line of Road. — Seabrook to Portsmouth, 15.9 miles. Sidings, 5 miles.

This road was chartered June 18, 1836, and opened in 1840. An additional act, approved July 2, 1839, authorized the road to be located from Salisbury, Mass., to Portsmouth, and empowered the company to lease the entire right to use said road “to such persons or corporations and upon such terms as they may deem proper”; and June 29, 1841, another act authorized the extension of the road beyond Portsmouth to connect with the Portland, Saco, and Portsmouth road, at the State line. When

completed, in 1841, the road in this State was leased to the Eastern Railroad Company of Massachusetts for the term of ninety-nine years, with the condition that the capital stock of the leased road, amounting to \$492,500, now rated at \$500,000, should be entitled to equal rate of dividends with the capital stock of the road of the lessees. By the terms of the lease of the Portsmouth, Great Falls, and Conway road to the Eastern Railroad of New Hampshire in 1871, which lease was immediately assigned to the Eastern Railroad of Massachusetts, the three roads were to be operated as a single road with but one set of books, and the combined stock of the three roads was to constitute the capital upon which the dividends were to be made. At this time, also, the Eastern Railroad, by its own act, terminated the joint contract which it had in 1841 formed with the Boston and Maine road, in which they took a lease of the Portland, Saco, and Portsmouth road, for the term of ninety-nine years. In the rupture of this contract, as the Eastern road, by the terms of the arrangement, had the right to do, it not only assumed the whole responsibilities of the lease, which required an annual rental of \$150,000, but also the payment of \$100,000 to the Boston and Maine Company as a penalty for severing the joint contract. This rupture of the joint contract, moreover, drove the Boston and Maine Company to extend its line by constructing an independent road from South Berwick to Portland, at a cost of \$3,941,323, to divide between the two parallel roads the traffic hitherto in the hands of the Eastern road. These unhappy proceedings, intensified in their disastrous effects by the depression of the business of the country, culminated in 1875 in an overwhelming complication of embarrassments, which for a time seemed destined to end in the utter ruin of the Eastern Railroad, the Eastern Railroad in New Hampshire, and, indeed, all the other roads closely concerned in the combination.

In 1876, the Eastern Railroad Company of New Hamp-

shire instituted proceedings in the courts, a *quo warranto* and an equity suit, to rescue its road from the Eastern Railroad Company. In 1877, the supreme court of this State appointed George A. Ramsdell referee to report the facts. The directors of the Eastern road of New Hampshire, in their annual report in 1878, said: "The road was originally built with funds furnished in a large part by stockholders resident in New Hampshire; the stock always has been and still is largely held by citizens and corporations of that State; the corporation's duties to the public are exercised there. The income produced by the traffic of the road will yield a net revenue quite sufficient to produce satisfactory dividends. There is no debt; and, as regards the legal proceedings in which we are engaged, your directors still believe 'that there is no reason to expect any other result than one favorable to the interests of the corporation.'

"At the last annual meeting, the corporation voted to request of the shareholders a contribution equal to one dollar for each share of stock held by them, to provide funds for the expenses of the contest in which we are engaged. The fact that the desired contribution has been paid on more than three-fourths of the shares in the company, shows not only the confidence of the shareholders in the ultimate results of our proceedings, but that they may be relied on to furnish further contributions should they be needed during the progress of the suits."

In the annual report of the company, dated June 2, 1879, the directors announce the following facts, which will give satisfaction to all who are identified with the vast interests of the Eastern Railroad line, as well as to those immediately connected as stockholders with the Eastern Railroad in New Hampshire. The directors say:—

"Since the last annual report, the directors have effected a compromise which has been duly accepted by the corporation, and leased to the Eastern Railroad Company your

railroad for a term of sixty years and two months, from October 1, 1878, at a rental equal to four and one-half per cent per annum upon the capital stock, dating back from June 1, 1877. All litigation has closed, and, so far as practicable, all bills for legal services have been paid. On the sixth day of January, a cash dividend of three and one-half per cent. and a return to contributors of the one per cent paid by them to carry on the suits, with interest, was paid. The funds on hand will pay all liabilities, and we expect hereafter to make semi-annual dividends of two and one-fourth per cent."

The settlement was in the form of a compromise, by which the Eastern Railroad Company of New Hampshire made the new lease above specified, and the Eastern Railroad Company became bound to pay to the lessors an annual rental of \$22,500, or four and one-half per cent on the capital stock, amounting to \$500,000, as will be seen, with other facts of importance in relation to this fortunately-adjusted controversy, in connection with the financial statement pertaining to the Eastern Railroad, in another part of this report.

TREASURER'S FINANCIAL STATEMENT, JUNE 26, 1878.

Dividend Fund.

June 30, 1877, by balance on hand.	\$892.00	
June 26, 1878, to payments since last report,	94.00	
	<hr/>	
Balance on hand,		\$798.00

General Fund.

June 30, 1877, by balance on hand,	\$66.78	
June 26, 1878, by contributions from shareholders, under vote passed July 10, 1877,	3,705.00	
June 26, by balance interest account,	33.25	
	<hr/>	
		\$3,805.03

June 26, to notes of corporation paid,	\$400.00	
June 26, to payments for legal services and general expenses,	844.19	
	<hr/>	1,244.19
Balance on hand,		<hr/> \$2,560.84
June 26, total cash on hand,		<hr/> \$3,358.84

TREASURER'S FINANCIAL STATEMENT, JUNE 2, 1879.

June 26, 1878, by balance on hand,		\$3,358.84
Eastern Railroad,		22,500.00
Eastern Railroad,		11,250.00
contributions from shareholders,		9.00
interest,		60.80
		<hr/> \$37,178.64
April 30, 1879, to dividends paid,	\$16,618.00	
dividends paid (old),	40.00	
contributions returned,	3,874.96	
legal expense,	7,856.74	
sundry expenses,	504.57	
	<hr/>	\$28,894.27
Balance on hand,		<hr/> \$8,284.37

OFFICERS.

President. — Moody Currier.

Treasurer. — Edward A. Abbot.

Directors. — Moody Currier, Edward A. Abbot, Edward L. Giddings, Walter Hastings, Alfred B. Hill, Francis Thompson, Dexter Richards.

PORTSMOUTH, GREAT FALLS, AND CONWAY
RAILROAD.

Line of Road.—Portsmouth to Conway. Length, 71.37 miles. Sidings, 6.6 miles.

This road was originally chartered June 19, 1844, under the title of the "Great Falls and Conway Railroad," to extend from Somersworth to Conway, and was closely identified with the Great Falls and South Berwick Branch Railroad, of Maine, chartered March 31, 1841, to extend from South Berwick to the State line at Great Falls. These two corporations were authorized in 1848, by concurrent legislation of the two States, to organize into one corporation under the title of the "Portsmouth, Great Falls, and Conway Company," but do not seem to have done so, though both corporations ultimately became merged together under that name. The construction of the line was begun by the two corporations in 1848, and finished from Conway Junction to Union Village, 27 miles, in 1850. During the three years immediately preceding 1857, both companies made several issues of mortgage bonds, and in 1864 the roads were, by action of the bondholders, placed in the hands of trustees, and a new corporation, under the name of the "Portsmouth, Great Falls, and Conway Railroad Company," was chartered June 30, 1865, for the express purpose of purchasing the two roads and franchises under the mortgage sale by the bondholders, who, by the provisions of the new charter, had the right to pay eighty per cent of their subscription to the new stock in the old bonded debt. The new charter authorized the extension of the road to Conway. The construction began about 1870, and was completed from Portsmouth to North Conway, June 3, 1872, a distance of 71.37 miles. The old Great Falls and Conway road was operated, the first year after its completion to Union Village, by the Boston and

Maine Company, and subsequently by the owners till it passed into the hands of the trustees in 1864.

In 1871, when the line was about completed, it was leased for sixty years to the Eastern Railroad in New Hampshire, the lease passing at once into the hands of the Eastern Railroad Company of Massachusetts, the conditions of the lease being that the three roads should be operated as one consolidated road, with but one set of books, and participate equally in the profits in proportion to their respective interests in the combined capital stock. The Eastern Railroad Company owns \$486,000 of the funded debt, and \$551,000 of the capital stock of the Portsmouth, Great Falls, and Conway Company.

As this is one of the roads whose fortunes depend so vitally upon the management and success of the Eastern Railroad Company, and as the operations of the road are all merged in the general accounts of the lessee company, no details of the affairs can be furnished except what are embraced in the notice of the Eastern road in another part of this report. The road is maintained in a superior running condition.

FINANCIAL STATEMENT FOR YEAR ENDING MARCH 31, 1879.

Capital stock paid in,	\$1,150,300
Funded debt, $4\frac{1}{2}$ per cent bonds (no floating debt),	1,000,000
Total cost of road and equipment,	<hr/> \$2,150,300

The road is furnished by the lessees, excepting 88 merchandise cars which belong to the lessors. The annual rental under the present arrangement is \$45,000, paid semi-annually in coupons.

OFFICERS.

President. — A. P. Rockwell, Boston.

Treasurer. — N. G. Chapin, Boston.

Clerk. — William H. Hackett, Portsmouth.

Superintendent. — John W. Sanborn, Wakefield.

Directors. — A. P. Rockwell, Boston, Mass.; S. C. Lawrence, Medford, Mass.; R. W. Hooper, Boston, Mass.; James W. Johnson, Enfield; George W. Burleigh, Great Falls.

WOLFEBOROUGH RAILROAD.

Line of Road. — Wakefield to Wolfeborough on Lake Winnepesaukee. Length, 12.03 miles. Sidings, $1\frac{1}{3}$ miles.

This road was chartered in 1868; opened in 1872. It was empowered to build a road from some point on the Great Falls and Conway Railroad in Wakefield, to the waters of the lake in Wolfeborough, the charter expressly authorizing the company to lease the road to any other corporation. In 1872, the road, with all its rights and appurtenances, was leased to the Eastern Railroad Corporation of New Hampshire, and this lease was at once assumed by the Eastern Railroad Corporation of Massachusetts. The latter-named corporation pays to the Wolfeborough Railroad Corporation, as an annual rental, six per cent on the cost (\$386,500) of the leased road, with the proviso, that, if the net earnings of the road for any one year should exceed that amount of income, one half of the excess should accrue to the lessors. The rolling stock was furnished by the lessees. The road and equipments are in good condition. The Eastern Corporation of Massachusetts owns 3,379 of the total number of 3,865 shares of the capital stock of the leased property. The lessors maintain an independent organization.

FINANCIAL STATEMENT.

Capital stock paid in,	\$386,500.00
No debt.	
Total cost road and equipment,	\$386,500.00

OFFICERS.

President. — Samuel C. Lawrence, Medford, Mass.

Treasurer. — John B. Parker, Boston, Mass.

Clerk. — John L. Peavey, Wolfeborough.

Directors. — S. C. Lawrence, Boston, Mass. ; John W. Sanborn, Wakefield ; John M. Brackett, Wolfeborough ; Joseph L. Avery, Wolfeborough ; Blake Folsom, Wolfeborough ; George W. Burleigh, Great Falls ; Thornton K. Lothrop, Boston, Mass.

PORTSMOUTH AND DOVER RAILROAD.

Line of Road. — Portsmouth to Dover. Length, 10.7 miles. Sidings, 3 miles.

This road was originally chartered December 21, 1842, the corporation being entitled the "Proprietors of the Portsmouth and Dover Railroad," authorized to build a railroad beginning at or near the depot of the Boston and Maine Railroad in Dover, and ending at any place in Portsmouth, with permission to extend a branch to Durham. The charter, which required construction to be begun as early as 1845, was in 1844 extended in its limitations to 1851, and by an amendatory act December 29, 1848, extending the time for the completion of the road to 1852, the corporation took the title of the "Portsmouth and Dover Railroad." In 1851, an act was passed authorizing the corporation to consolidate with the Cochecho Railroad Company, now the Dover and Winnepesaukee Company, which had been chartered July 2, 1847, to build a road from Dover through Rochester and Farmington to some point on the Boston, Concord, and Montreal Railroad in Gilford, Meredith, Center Harbor, or Holderness. By successive acts passed, the charter was kept alive till 1858, when it lapsed, but by an act passed July 7, 1866, it was renewed, and the time for completing the road extended to

1872; a subsequent act passed July 1, 1870. extended the time to January 1, 1878.

The road was opened February 1, 1874, and immediately on completion leased to the Eastern Railroad Company of New Hampshire, the lease being at once transferred to the Eastern Railroad Company of Massachusetts, for a term of fifty years, at an annual rental of six per cent on the cost of construction. The corporation being essentially identified in its interests with the Eastern Railroad Company, it is not possible to give any definite statement of its present condition and prospects, under the lease, other than is furnished in the statements in relation to the Eastern Railroad Company, in another part of the report. The corporation is free from debts. The cost of the road is not reported. The only items of information furnished pertaining to the condition of the road are as follows: Capital stock paid in, \$756,800; gross earnings for year ending September 30, 1877, \$20,537.94; total operating expenses, \$20,498.59; net earnings, \$39.45; rental for the year, \$41,221.67. How much, if any, of the rental was received by the lessors does not appear; probably paid in coupons.

OFFICERS.

President. — Frank Jones, Portsmouth.

Treasurer. — George L. Treadwell, Portsmouth.

Clerk. — William H. Hackett, Portsmouth.

Directors. — Frank Jones, Daniel Marey, A. R. Hatch, William H. Sise, Portsmouth; and Oliver Wyatt, Andrew H. Young, Dover.

BOSTON AND MAINE RAILROAD.

Line of Road. — Boston, Mass., to Portland, Me., main line; length, 115.5 miles, of which 34.75 miles are in New Hampshire. Branches: Medford, 2 miles; Methuen, 3.75 miles; Great Falls, 2.75 miles. Leased: Newburyport

Railroad, 26.98 miles; Danvers Railroad, 9.26 miles; Dover and Winnepesaukee Railroad, 29 miles; West Amesbury Railroad, 4.5 miles; Lowell and Andover Railroad, 8.73 miles. Total length of road belonging to the company, 126.50, of which 37.5 miles are in New Hampshire. Total length of leased roads, 78.47 miles, of which 31.25 miles are in New Hampshire. Total miles operated by the company, 202.2 miles, of which 68.75 miles are in New Hampshire. Length of double main track, 78.41 miles; aggregate sidings, etc., 71 miles.

This road was formed January 1, 1842, by consolidation of the Boston and Portland road, chartered in Massachusetts, March 15, 1833; the Boston and Maine, chartered in New Hampshire, June 27, 1835; and the Maine, New Hampshire, and Massachusetts, chartered in Maine, March, 1836; opened to Dover in 1841, and to Portland in 1873. The Portland, Saco, and Portsmouth Railroad, which was opened to Portland in 1842, was leased to the Boston and Maine and the Eastern Railroad Companies for their joint use in 1841, for a term of ninety-nine years, at an annual rental of six per cent on a capital stock of \$1,500,000. In 1871, this joint lease was terminated by the withdrawal of the Eastern Company, who were required to pay to the Boston and Maine Company \$100,000 as damages for breaking the contract, the Eastern Company at the same time assuming the lease individually for ninety-nine years, at an annual rental of ten per cent on the capital stock of \$1,500,000. The Boston and Maine Company thereupon proceeded to extend that line from South Berwick to Portland, completing the extension in 1872, at a cost of \$3,941,323, a distance of forty-two miles. This has been a dividend-paying company from 1838, the stockholders having received an average of about eight and one-half per cent annually on the capital stock, the two dividends last year amounting to six per cent. This company pays as rent for the use of the Dover and Winnepesaukee Railroad

six per cent annually on \$480,000, with \$200 to maintain the organization of the lessors — \$29,000 ; five per cent per annum on \$114,000, as rent to the West Amesbury branch — \$5,700 ; and seven per cent per annum on \$750,000, as rent for the Lowell and Andover road — \$52,500.

CASUALTIES.

The accidents on the road within the limits of New Hampshire, during the year, were as follows : —

December 13, 1877, James McArdle, while walking on the track near Great Falls, was struck by the passenger train and killed.

June 1, 1878, William Hoyt, deaf and dumb, while crossing the track near Rochester, was struck by the hand-car, and somewhat injured.

June 25, 1878, O. P. Dudley, while crossing the track near Lamprey-river bridge, was struck by the passenger train and injured so that he died in a few days.

July 12, 1878, John Griffin jumped off the freight train, near South Newmarket, and had his foot cut off. He died from the effects of his injuries. He was stealing a ride.

FINANCIAL STATEMENT, YEAR ENDING SEPTEMBER 30, 1878.

Capital stock,	\$7,000,000.00
Capital paid in,	6,921,274.52
Funded debt,	3,500,000.00
Floating debt,	22,009.08
Total floating and funded debt,	3,522,009.08
Total cost of road and equipment,	10,755,445.54

Expenditures.

Operating expenses,	\$1,359,367.72
Aggregate rental for use of other roads,	87,200.00
Total expenditures,	<hr/> \$1,446,567.72

Income.

From passengers,	\$1,260,673.87
freight,	760,248.56
mails,	24,446.23
expresses,	55,372.72
all other sources,	62,917.37
Interest,	20,800.21
	<hr/>
Total income,	\$2,184,458.96
	<hr/>
Net earnings,	\$737,891.24

Dividends and Surplus.

Two semi-annual three per cent	
dividends on stock,	\$420,000.00
Interest, seven per cent, on debt,	247,542.12
Surplus not divided,	70,349.12
	<hr/>
	\$737,891.24
Total surplus fund,	\$1,502,226.29

SUMMARY EXHIBIT FOR LAST TEN YEARS.

Fiscal Years.	Gross Earnings.	Net Earnings.	Dividends.	Per cent.	Surplus.
1868-69	\$1,871,339.02	\$549,949.22	\$450,000	10	\$1,000,420.41
1869-70	1,876,390.31	613,860.70	450,000	10	760,818.81
1870-71	1,994,689.23	574,116.94	400,000	8	1,012,570.29
1871-72	2,004,671.83	462,645.83	500,000	10	1,016,686.48
1872-73	2,300,093.68	689,564.73	560,000	8	1,018,277.70
1873-74	2,421,799.27	962,030.12	560,000	8	1,018,277.70
1874-75	2,388,740.18	841,018.61	560,000	8	1,018,277.70
1875-76	2,370,619.53	866,000.88	420,000	6	1,369,449.63
1876-77	2,267,019.43	756,636.81	350,000	5	1,433,148.70
1877-78	2,184,458.96	737,891.24	420,000	6	1,502,226.29

OFFICERS.

President. — Nathaniel G. White.

Treasurer. — Amos Blanchard.

General Superintendent. — James T. Furber.

Directors. — Nathaniel G. White, Lawrence; George C. Lord, Boston; Amos Paul, South Newmarket; Nathaniel

J. Bradlee, Boston ; William S. Stevens, Dover ; James R. Nichols, Haverhill ; John Felt Osgood, Boston ; Samuel E. Spring, Portland, Me. ; Nathaniel W. Farwell, Lewiston, Me.

DOVER AND WINNIPESAUKEE RAILROAD.

Line of Road.—Dover to Lake Winnepesaukee at Alton Bay, 29 miles.

The Dover and Winnepesaukee Railroad Company, authorized to construct a railroad from Dover to Alton Bay, was chartered July 2, 1839 ; but, as the company did not, according to the conditions of the organic act, begin the work of construction prior to September, 1847, the charter lapsed. Precisely eight years after the incorporation of this company, a second charter, July 2, 1847, was granted to a company under the name of the “Cocheco Railroad Company,” authorized to build a road from Dover through Rochester and Farmington, terminating at some point on the line of the Boston, Concord, and Montreal Railroad in Gilford, Meredith, Center Harbor, or Holderness, and under this title the construction of the road was begun in 1849, and completed from the line of the Boston and Maine Railroad in Dover to Alton Bay, and opened for traffic September, 1851.

In 1863 the corporation was re-organized under the title of the “Dover and Winnepesaukee Company,” who at the same time leased the road for fifty years to the Boston and Maine Railroad Company, at an annual rental of 6 per cent on the capital stock of the company representing the cost of the road, — \$480,000, — and the annual sum of \$200 to maintain the organization of lessor company, a total annual rental of \$29,000. The lessees owned \$263,144.48 of the stock of the leased road at the time of the lease, and still continue to hold the same. The road, like all the rest of

the line of the Boston and Maine Railroad Company, is maintained in first-class order. The whole cost of the road and equipments was returned in 1874 as \$825,000. The Dover and Winnepesaukee Railroad Company make a regular semi-annual dividend of three per cent on its capital stock. The operating expenses and the earnings of the road are embraced in the general accounts of the Boston and Maine Railroad Company.

OFFICERS.

President. — William Hale, Dover.

Treasurer and Clerk. — George W. Benn, Dover.

Directors. — William Hale, Dover; William Hill, North Berwick, Me.; John McDuffee, Rochester; Samuel A. Walker, Boston, Mass.; C. W. Woodman, Dover; Amos Paul, South Newmarket; Charles Woodman, Dover.

WEST AMESBURY BRANCH RAILROAD.

Line of Road. — Newton, N. H., to West Amesbury, Mass. Length, 45 miles, of which 2.25 miles are in New Hampshire.

This road was chartered in New Hampshire, June 30, 1868. The company was authorized to build a road from the West Amesbury Branch road at the State line to Newton, N. H., on the Boston and Maine Railroad. The road was opened January 9, 1873, and at the same time leased to the Boston and Maine Railroad Company, at an annual rental of \$5,700. The following financial statement shows the condition of the corporation.

FINANCIAL STATEMENT FOR YEAR ENDING SEPT. 30, 1878.

Assets.

Cost of road,	\$114,000.00
Grading and masonry,	\$31,800.00
Bridging,	4,000.00
Superstructure, including rails,	60,000.00
Land, land-damages, and fences,	9,200.00
Passenger and freight stations, wood-sheds, and water-stations,	6,500.00
Engine-houses, car-sheds, and turn-tables,	2,500.00
	<hr/>
Cash,	173.71
	<hr/>
Total assets,	\$114,173.71

Liabilities.

Capital stock paid in,	\$57,000.00
Authorized by charter,	\$150,000.00
Authorized by vote of company,	114,000.00
Issued (number of shares 570).	
Funded debt:—	
Bonds due July 1, 1893, rate of interest 7 per cent,	57,000.00
Unfunded debt (dividends unpaid),	14.00
Surplus,	159.71
	<hr/>
Total liabilities,	\$114,173.71

Copy of Profit and Loss Account for the Year.

CR.

By balance September 30, 1877,	\$203.61
rent received from the Boston and Maine Railroad Co.,	5,700.00
	<hr/>
	\$5,903.61

DR.

To taxes,	\$146.40
general expenses,	40.00
interest accrued,	3,990.00
dividends declared ($2\frac{3}{4}$ per cent),	1,567.50
balance September 30, 1878, carried forward,	159.71
	<hr/>
	\$5,903.61

OFFICERS.

President. — William H. Haskell.

Treasurer. — John S. Poyen.

NASHUA AND LOWELL RAILROAD.

Line of Road. — Nashua to Lowell, Mass. Length, 14.5 miles double track, of which 5.25 miles are in New Hampshire. Sidings, etc., 7.35 miles. Leased: Stony Brook Railroad, North Chelmsford, Mass., to Ayer, Mass., 13.16 miles; Wilton Railroad, 15.5 miles; Peterborough Railroad, 10.5 miles; total length of leased roads, 39.16 miles, of which 31.25 miles are in New Hampshire; total length of line operated by the company, 53.66.

This road was chartered in New Hampshire, June 23, 1835; in Massachusetts, April 16, 1836; opened in 1838. Under authority of a legislative act passed in New Hampshire June 26, 1838, a contract was formed between the Nashua and Lowell Railroad Company and the Boston and Lowell Railroad Company in 1858, in which it was agreed that the two lines, including branches and leased roads, should be jointly operated as one consolidated interest for the period of twenty years, — the net revenue to be divided in the proportion of 69 per cent to the Boston and Lowell, and 31 per cent to the Nashua and Lowell Company. The Peterborough Railroad was not included in this original contract, as it was not then built. There was an effort

made some five years ago to secure the consolidation of these two contracting companies into one corporation, and the requisite legislation was secured, but the companies did not take any action towards acceptance of the acts, leaving the legislation to become void by the expiration of the time specified in its limitations for acceptance. The partnership which had existed some more than twenty years between the two roads was dissolved December 1, 1878, since which time this road, with its leased lines, has been operated separately. No dividend was made last October, but a dividend of three per cent, covering the six months ending with the thirty-first of March, was declared and made payable the first of May, 1879.

FINANCIAL STATEMENT FOR YEAR ENDING MARCH 31, 1879.

Capital stock,		\$800,000.00
Funded debt,	\$200,000.00	
Floating debt,	213,000.00	
Total,	<hr/>	\$413,000.00
Total cost road and equipments,		1,148,738.77
Assets held by corporation in addition to cost of road,		232,788.55
Total expenditures for working road,		386,088.14
Total earnings,		440,658.39
Net income,		54,570.20
Dividend, 3 per cent,	\$24,000.00	
Interest on debt, 5 per cent,	20,021.05	
Surplus,	10,549.15	
	<hr/>	54,570.20
Total surplus,		99,762.61

Included in the income of this company is an aggregate sum of \$44,346.28 received from the six railroads, — the Wilton, Peterborough, Stony Brook, Salem and Lowell, Lowell and Lawrence, and the Middlesex Central, for use of land and right of way over this road.

BALANCE-SHEET, APRIL 1, 1879.

Dr.		Cr.	
Road-bed and real estate,	\$300,609.11	Capital stock,	\$800,000.00
Superstructure,	173,712.65	Gold bonds,	200,000.00
Buildings and bridges,	180,628.12	Notes payable,	213,000.00
Freight houses in Boston,	95,325.00	Unclaimed dividends,	715.00
Drake estate,	1,450.00	Dividend No. 77 payable May 1,	24,000.00
Canal-street block,	5,811.11	Received from cashier B. & L. and	
Real estate, Forge Village,	1,600.00	N. & L. R. R., two months' rent-	
Batchelder land, Nashua,	5,000.00	al Peterborough R. R.,	5,712.00
Mystic-river quay,	185,942.73	Received on account of current	
Engine-house, Lowell,	3,617.63	earnings, after April 1,	12,000.00
Engines,	72,900.00	Contingent fund,	126,100.32
Passenger and baggage cars,	41,300.00		
Freight cars,	82,775.00		
Working materials,	41,432.02		
Machinery and shop tools,	15,336.03		
Road tools,	3,704.57		
Furniture,	2,500.85		
Due from B. & L. and N. & L. R. R.,	23,694.76		
Due from B. & L. R. R., use of			
property in Boston, mail re-			
ceipts, etc.,	5,369.18		
Boston & Lowell R. R., on account			
of Middlesex Central R. R.,	2,574.32		
Trustees for sinking funds for re-			
demption of Ogd. & L. C. R. R.			
bonds,	3,295.13		
Notes receivable,	105,500.00		
Cash,	27,449.11		
	\$1,381,527.32		\$1,381,527.32

SUMMARY EXHIBIT LAST TEN YEARS.

Years.	Gross Earnings.	Net Earnings.	Dividends.	Per Cent.
1869-70	\$494,376	\$80,170	\$72,000	9
1870-71	544,613	102,415	80,000	10
1871-72	587,899	86,914	80,000	10
1872-73	611,846	83,452	80,000	10
1873-74	590,147	75,543	72,000	9
1874-75	518,319	56,465	.....	..
1875-76	502,025	.....	16,000	2
1876-77	507,047	35,188	32,000	4
1877-78	510,545	47,774	32,000	4
1878-79	440,658	54,550	24,000	3

OFFICERS.

President. — Francis A. Brooks, Boston.

Treasurer. — C. V. Dearborn, Nashua.

Superintendent. — Charles E. Paige, Lowell.

Directors. — Francis A. Brooks, Francis V. Parker, Boston; J. W. White, C. V. Dearborn, W. W. Bailey, F. A. McKean, Nashua.

WILTON RAILROAD.

Line of Road.—Nashua to Wilton. Length, 15.43 miles. Sidings, 1 mile.

This road was chartered December 28, 1844. The company was authorized to construct a road from the Concord Railroad, between Souhegan River and the junction of the Concord with the Nashua and Lowell Railroad, through Wilton, Greenfield, or Peterborough center village to Marlow; or from the south line of the State near Nissitisset River through Wilton, Greenfield, or Peterborough center village to Marlow. The road was completed to Wilton in 1851. The extension of the line to Greenfield and Peterborough was committed to the Peterborough Railroad Company, chartered July 7, 1866, and was finished to Greenfield in 1874.

In 1873 the Wilton road was leased to the Nashua and Lowell Railroad Company for a term of 20 years from April 1, 1873, at an annual rental of 7 per cent on the capital stock of the company, which was not to exceed \$250,000, and the rental in no case to be at a higher percentage than that of the dividend earned by the Nashua and Lowell Railroad Company. This is one of the few railroads of the State which from first to last has been in a marked degree successful in all its operations. The capital stock, representing the cost of the road, has not risen to the maximum amount fixed in the lease on which to estimate the rental. In 1872 the cost of road and equipments was stated at \$234,000, and the rental at $6\frac{1}{2}$ per cent, \$14,052. For the year ending September 30, 1878, the total cost of road and equipments is given as \$242,600, and total rental \$14,130.

FINANCIAL STATEMENT FOR YEAR ENDING SEPT. 30, 1878.

Capital stock paid in,	\$233,000.00
Total cost of road and equipments,	\$242,600.00

Rental for the year,	\$14,130.00	
Income from all other sources,	379.25	
	<hr/>	
	\$14,509.25	
Total expenses,	38.75	
Net income,	<hr/>	\$14,470.50
Dividends, 6 per cent,	\$13,980.00	
Surplus,	490.50	
	<hr/>	\$14,470.50
Total reserved earnings,		\$9,600.00

BALANCE-SHEET, APRIL 25, 1879.			
DR.			CR.
Road-bed and superstructure,	\$228,352.82	Capital stock,	\$233,000.00
Depot buildings,	14,247.18	Reserved earnings,	9,600.00
Cash,	8,208.45	Unclaimed dividend,	586.50
		Dividend No. 60 (unpaid),	6,990.00
		Contingent fund,	631.95
	<hr/>		<hr/>
	\$250,808.45		\$250,808.45

OFFICERS.

President. — Solomon Spalding.

Treasurer. — C. V. Dearborn.

Directors. — Solomon Spalding, C. C. Boutwell, William Ramsdell, John Reed, John A. Spalding.

WORCESTER AND NASHUA RAILROAD.

Line of Road. — Main line, Worcester to Nashua. Length, 48.81 miles, of which 6.63 miles are in New Hampshire. Leased: Nashua and Rochester Railroad, Nashua to Rochester, 48.39 miles. Total length of line operated by company, 94.5 miles; total length in New Hampshire, 55 miles. Double track, main line, Worcester to Clinton, 16.83 miles; sidings, 13.79 miles. Leased line sidings, 4.15. Total length of steel rails in tracks belonging to this company, 14.25 miles.

This railroad company is a consolidation of the Worces-

ter and Nashua Railroad Corporation, chartered in Massachusetts about 1842, to extend from Worcester to the State line at Dunstable, and of the Groton and Nashua road, chartered in New Hampshire December 24, 1844, to extend from the vicinity of Dunstable to Nashua village. The act in the New Hampshire legislature, authorizing the consolidation, was passed June 26, 1845, and the action of the stockholders consummating the union, making the two corporations one, took place November 6, 1846, the new corporation retaining the name of the Worcester and Nashua Railroad Company. The entire line from Worcester to Nashua was opened December 18, 1848.

Soon after the consolidation of the old Portsmouth and Rochester and the Nashua and Epping Companies into one corporation, under the title of the Nashua and Rochester Railroad Company, in 1868, the Worcester and Nashua corporation entered into an agreement with the consolidated company, that, when their road should be completed, the Worcester and Nashua Company should take a lease of the new road at an annual rental of six per cent on the cost of the road, paying the taxes.

This contract was put into the form of a lease, for the term of fifty years, in 1872; and in April, 1877, the cost of the road upon which the rent is based was fixed at \$2,000,000. The sum of \$700,000 in mortgage bonds, issued by the Nashua and Rochester Company, are guaranteed principal and interest by the Worcester and Nashua Company, and the interest on these bonds is paid directly to the holders of them from the treasury of the Worcester and Nashua Company, as also the dividends to the stockholders. These two roads are essentially one corporation, the stockholders being mainly the same in both companies, and the Worcester and Nashua Company being itself a heavy stockholder in the other road.

The first dividend of this corporation was paid in 1851, and from that time down to the present time the annual

dividends have been on an average about eight per cent on the capital stock paid in, free from taxes, — the average annual dividend from 1866 to 1876 being eleven and one-half per cent, free from taxes. In addition to those dividends, from the net income of the road has been used the sum of \$483,234.37 in liquidation of construction and equipment debt.

FINANCIAL STATEMENT, YEAR ENDING MARCH 31, 1879.

Capital stock paid in, for which certificates were issued,	\$1,425,235.00
Capital stock paid in for stock surrendered to the company,	101,655.00
Earnings credited to capital stock to bring shares up to par,	262,909.00
Total credited to capital stock,	<u>\$1,789,800.00</u>
Number of shares issued, 17,898.	
Total cost of road,	\$2,136,479 00
Total cost of equipment,	390,086.00

Debts.

Bonds due 1881, six per cent,	\$75,000.00
Bonds due 1887, six per cent,	275,000.00
Bonds due 1893, seven per cent,	250,000.00
Bonds due 1895, seven per cent,	400,000.00
Total funded debt,	<u>\$1,000,000.00</u>
Bills payable,	\$94,593.72
All other debts,	22,430.12
Total unfunded debt,	<u>117,023.84</u>
Total indebtedness,	<u>\$1,117,023.84</u>

Assets.

Materials for operating the road,	\$59,679.59	
Cash,	17,554.70	
Nashua and Rochester Railroad		
stock,	475,300.00	
Sundry accounts,	57,490.79	
Total assets,	<hr/>	610,025.08
Excess of indebtedness over assets,		<hr/> \$506,998.76
Total income for the year,		\$508,396.75
Total expenses operating the road,		304,888.73
Net earnings,		203,508.02
Interest paid,	\$71,341.03	
Rental Nashua and Rochester		
Railroad,	120,448.00	
Surplus,	11,718.99	
	<hr/>	203,508.02
Net income, direct and indirect, from leased		
road,		\$63,192.91

The last annual report of the company, in relation to these figures, says : —

“The decrease of \$20,487.08 in the gross income of the road during the twelve months covered by this report, compared with the preceding twelve months, is more than equaled by the \$35,096.50 decrease in the operating expenses, showing a net gain of \$14,603.41 in favor of the twelve months ending September 30, 1878. Retrenchment and economy have been extended to all the departments where a saving could be made without affecting the efficiency of the service required in operating the road, or neglecting the permanent property of the company.”

The road-bed and track from Worcester to Rochester have been kept in thorough repair, requiring 684 tons of

new iron rails, and the rolling stock has been kept in corresponding good condition.

BALANCE-SHEET, SEPTEMBER 30, 1878.

DR.		CR.	
Cost of road, including via-duct,		Capital stock,	\$1,789,800.00
	\$2,136,479.71	Bonds payable,	1,000,000.00
Cost of equipment,	390,086.03	Bills payable,	94,533.72
Cash,	17,554.70	Profit and loss,	229,766.98
Sundry accounts,	57,490.79	Accounts due sundry persons,	22,430.12
Materials for working the road,	59,679.59		
Nashua and Rochester Railroad stock,	475,300.00		
	\$3,136,590.82		\$3,136,590.82

OFFICERS.

President. — F. H. Kinnicutt, Worcester, Mass.

Treasurer. — T. W. Hammond, Worcester, Mass.

Superintendent. — C. S. Turner, Worcester, Mass.

Directors. — F. H. Kinnicutt, Worcester, Mass.; Stephen Salisbury, Worcester, Mass.; Thomas Chase, Nashua; Francis H. Dewey, Worcester, Mass.; Isaac Davis, Worcester, Mass.; C. B. Hill, Nashua; J. Edwin Smith, Worcester, Mass.; Charles H. Waters, Groton, Mass.; John D. Bryant, Boston.

NASHUA AND ROCHESTER RAILROAD.

Line of Road. — Nashua to Rochester. Length, 48.39 miles.

This road grew out of the Nashua and Epping Railroad, chartered December 29, 1848, and the Portsmouth and Rochester road, subsequently chartered. These two charters were consolidated June, 1867, the new organization taking the title of the Nashua and Rochester Railroad Company. The road was opened November 24, 1874. Soon after beginning the construction of the road, the corporation entered into an agreement with the Worcester

and Nashua Railroad Company. that when completed the road should be leased to the latter-named company for a term of fifty years, at an annual rental of six per cent on the cost of the road, and \$200 annually to maintain the organization of the lessors, the lessees paying also the taxes. Of the capital stock, \$200,000 was taken by the Worcester and Nashua Railroad Company, \$200,000 by the city of Nashua, and \$100,000 by the Portland and Rochester Railroad Company. The six per cent bonds issued by the company (\$700,000) are guaranteed principal and interest by the lessees. The entire cost of the road was about \$2,000,000. The rent, in the form of dividends and interest, is paid directly to the holders of the stock and bonds of the leased road. This line opened a new and direct line between New England and the West, via Nashua and Worcester, from which the large anticipations have not been realized. The operations of the road being embraced in the general accounts of the Worcester and Nashua Company, no detailed statement can be given of the actual business of the leased road. For the year ending September 30, 1877, it was as follows: Gross earnings, \$95,932.21; operating expenses, \$52,654.13; net earnings, \$43,278.08; rental, \$116,725; deficit, \$73,446.92.

FINANCIAL STATEMENT, YEAR ENDING SEPTEMBER 30, 1878.

Capital stock paid in,	\$1,305,800.00
Funded debt,	700,000.00
Floating debt,	3,816.57
Total cost of road and equipment to date,	2,009,571.37
Total income,— six per cent on cost of road, capital stock, and funded debt,	120,448.00
Dividend, six per cent on stock,	\$78,348.00
Interest on debt,	42,000.00
Expenses,	100.00
Total,	\$120,448.00

BALANCE-SHEET, FEBRUARY 1, 1879.

Dr.			Cr.
Engineering department,	\$53,049.55	Capital stock,	\$1,305,800.00
Fencing,	46,160.47	Bonds payable,	700,000.00
Bridges,	75,760.78	Worcester and Nashua Rail-	
Superstructure,	496,145.97	road Company,	3,816.57
Stations, buildings, and fixtures,	46,086.33		
Discount on bonds,	68,542.50		
Commission on bonds,	448.75		
Taxes and insurance,	1,204.54		
Land and land damages,	91,677.50		
Miscellaneous expenses,	26,297.02		
Interest on assessments,	80,795.48		
Gratation and masonry,	881,734.59		
Interest,	141,667.88		
Cash,	35.24		
Robie,	9.96		
	<hr/>		<hr/>
	\$2,009,616.57		\$2,009,616.57

OFFICERS.

President.— F. H. Kinnicutt, Worcester, Mass.

Treasurer.— T. W. Hammond, Worcester, Mass.

Directors.— F. H. Kinnicutt, C. W. Waters, J. C. Eastman, F. H. Dewey, E. B. Stoddard, Charles W. Smith, Charles E. Whiting, A. H. Dunlap, Aaron W. Sawyer, J. C. Burleigh, G. P. Prescott, Edwin Wallace, C. S. Turner, Charles Holman.

ASHUELOT RAILROAD.

Line of Road.— Keene to South Vernon, Vt. Length, 24 miles. Sidings, 1.9 miles.

This road was originally chartered December 27, 1844, with the design of a consolidation with the Brattleborough and Fitchburg Railroad, chartered in Vermont, October, 1843, and the Massachusetts and Vermont, chartered in Massachusetts, January, 1844, the aim being to connect Keene and Brattleborough with the Fitchburg, by the several roads to be combined, into a single organization. This plan failed; and July 10, 1846, the charter having been surrendered, a new charter was granted authorizing the construction of a

road from the Cheshire road in Keene down the Ashuelot River, to connect in Hinsdale with any railroad that might be built in the Connecticut valley through that town.

The construction of the road was begun in 1849 and completed in 1851. During the years prior to 1861, the company became so embarrassed that the owners of \$231,800 of the \$441,800 capital stock paid in surrendered their stock to the company in order to be relieved from personal liability; and in this same period, J. H. Elliott of Keene, in the interest of the Cheshire Railroad Company, became the holder of \$165,000 of the total amount of \$200,000 outstanding mortgage-bonds of the Ashuelot road. As a result, the road in 1860, under legal process, was placed in the hands of J. H. Elliott as trustee of the bondholders, and by him immediately, January 1, 1861, leased to the Cheshire Company, under stipulations by which the lessees were to operate the road and render the net profits of the operation as the rental. Under this lease the road was operated, till, after a long and determined struggle in the courts, the stockholders of the Ashuelot Company succeeded, April 20, 1877, in regaining possession of their road. The Ashuelot Company subsequently filed a bill in equity seeking to compel the Cheshire Railroad Company, and J. H. Elliott, trustee, to account to the Ashuelot Company for the use of their road from January 1, 1861, to April 20, 1878, in the sum of \$250,000, and this suit is pending in the courts. A suit brought by the Cheshire against the Ashuelot Company, some time ago, has been settled the past year, under verdict of the court, in favor of the plaintiff, who was awarded \$5,000 in full for all its claims, which were very much larger in amount than the award.

Soon after resuming possession of their road in 1877, the Ashuelot Company leased the road to the Connecticut River Railroad Company of Massachusetts, under terms by which the lessees operate the road under the management of the lessors.

FINANCIAL STATEMENT.

Capital stock authorized,		\$500,000.00
paid in,	\$441,000.00	
surrendered and		
extinguished,	231,000.00	
actually existing,	—————	\$210,000.00
Funded debt,		8,000.00
Cost of road and equipment,		555,01.872

The bonds against this road were paid from the proceeds of a judgment in favor of the company against J. H. Elliott, trustee, and the Cheshire Railroad Company, and from the proceeds of stock issued by the Ashuelot Company.

OFFICERS.

President. — A. B. Harris.

Treasurer. — E. F. Lane.

Directors. — F. F. Lane, E. F. Lane, Keene ; Oscar Edwards, Northampton, Mass. ; A. B. Harris, J. A. Rumrill, Tilly Haynes, Springfield, Mass.

CHESHIRE RAILROAD.

Line of Road. — South Ashburnham, Mass., to Bellows Falls, Vt. Length, 53.62 miles, of which 42.81 miles are in New Hampshire. Leased : Vermont and Massachusetts Railroad, Fitchburg to South Ashburnham, 10.5 miles. Total length of line operated by company, 64.12 miles.

This road was chartered by New Hampshire and Massachusetts in 1844 ; opened to Keene in 1848 ; to Bellows Falls in 1849. The lease of the portion of the Vermont and Massachusetts Railroad from South Ashburnham to Fitchburg, a distance of 10.5 miles, is for the joint use of the two companies, the Cheshire Company paying for such joint use of track and terminal facilities the sum of \$54,000 per annum. Till April, 1877, the company had since 1861

operated the Ashuelot Railroad, from Keene to South Vernon, Vt., a distance of 23.75 miles, under a lease from the trustee of the mortgagees, the Cheshire Railroad Company rendering to the trustee the net profits of the road as rent.

The suit which the Cheshire Company brought against the Ashuelot some time ago was ended last June in a judgment for the plaintiff in the sum of \$5,000, in full satisfaction of all its claims against the Ashuelot Company, — a much smaller sum than the plaintiff expected. The board of directors during the past year have met with great success in the sale of bonds due in twenty years from July 1, 1878, to meet the payment of bonds amounting to \$586,400, which mature in 1880. The sale of the new bonds and exchange of them for those of 1880 began at par, but soon went above par, the new issue being all taken except a portion reserved for special purposes.

The Western through business of the road showed an increase during the year, but the reduced rates of transportation prevented increase of earnings. Nor were the local traffic and the passenger transportation more encouraging.

In 1878 the company put into track 500 tons steel rails, and have purchased 500 tons to be laid this year. This will leave but 1,100 tons more to be laid to cover the entire main track with steel. During the year, 565 tons iron rail was taken up, repaired, and replaced. The rolling stock is in fair condition, except the freight cars, some of which will soon need to be rebuilt. The station buildings need repairs to some extent, and it is thought that some of the small locomotives should be exchanged for heavier ones.

CASUALTIES.

One brakeman lost a hand in coupling cars, and one brakeman was killed by his head coming in contact with the stone arch of Keene depot.

FINANCIAL STATEMENT FOR YEAR ENDING OCT. 1, 1878.

Capital stock, 533 original shares,	\$53,300.00
21,000 preferred shares,	2,100,000.00
Funded debt,	836,500.00

Earnings.

From passengers,	\$135,389.69
freight,	361,756.90
mails, express, etc.,	22,057.03
Total earnings,	<u>\$519,203.62</u>
Total operating expenses,	<u>441,711.40</u>
Net income,	\$77,492.22
Interest paid, including that on bonds,	<u>45,458.80</u>
Balance of earnings,	<u>\$32,033.42</u>

TRIAL BALANCE, MARCH 1, 1879.

DR.			CR.
Cash and cash assets,	\$66,828.75	Capital stock,	\$2,153,300.00
Construction account,	2,717,535.26	Bonds due July 1, 1880,	580,900.00
Material for repairs, fuel, iron,		Bonds due January 1, 1877,	100.00
etc., on hand,	277,013.77	Interest due,	2,274.00
Bills receivable,	32,183.05	On earnings account,	99,729.04
		Dividends unpaid,	2,038.00
		Bonds due July 1, 1896,	250,000.00
		Profit and loss,	3,953.74
		Interest,	1,266.05
	<u>\$3,093,560.83</u>		<u>\$3,093,560.83</u>

INDEBTEDNESS OF THE COMPANY.

	Oct. 1, 1878.	April 1, 1879.
Unclaimed div. and coupons,	\$26,312.00	\$1,993.00
Bonds due July 1, 1896,	250,000.00	250,000.00
Bonds due January 1, 1877,	100.00	100.00
Bonds due July 1, 1880,	586,400.00	580,900.00
	<u>\$862,812.00</u>	<u>\$832,993.00</u>
Less by cash and cash assets on hand,	145,718.75	96,692.80
Balance indebtedness,	<u>\$717,093.25</u>	<u>\$736,300.20</u>

SUMMARY EXHIBIT LAST TEN YEARS.

Years.	Gross Earnings.	Net Earnings.	Dividends.	Capital Stock.
1868-69	\$713,526	\$151,111	\$110,576	\$2,085,925
1869-70	740,105	101,247	44,210	2,085,925
1870-71	787,815	157,649	107,692	2,153,300
1871-72	824,763	183,851	105,000	2,153,300
1872-73	849,086	241,572	105,000	2,153,300
1873-74	750,608	183,058	105,000	2,153,300
1874-75	658,373	101,047	84,000	2,153,300
1875-76	586,731	141,461	.....	2,153,300
1876-77	517,543	125,936	21,000	2,153,300
1877-78	519,204	77,492	.....	.....

OFFICERS.

President. — William A. Russell, Lawrence.

Treasurer. — F. W. Everett, Boston.

General Manager. — R. Stewart, Keene.

Directors. — William A. Russell, Ephraim Murdock, Jr., Samuel Gould, George F. Williams, John B. Meer, Edward C. Thayer, James H. Williams.

FITCHBURG RAILROAD.

Line of Road. — Boston to Fitchburg, 50.68 miles, double track. Branches: Watertown Branch Railroad, 6.60 miles; Lancaster and Sterling Branch, 12.42 miles; Peterborough and Shirley Railroad, 23.62 miles. Total length of line belonging to the Fitchburg Railroad Company, 93.32 miles. Total side and other tracks belonging to company, 45.37 miles. Aggregate length of tracks belonging to company, 189.37 miles. Leased road: Vermont and Massachusetts Railroad and branches, 80.11 miles; double track, 10.39 miles. Side tracks, 20.63 miles. Total length line owned and operated, 173.43 miles.

The Fitchburg Railroad Company was chartered March 3, 1843; road opened from Boston to Waltham, December 20, 1843; completed to Fitchburg, March 5, 1845. All the branches were built under separate charters, and subse-

quently consolidated with the Fitchburg road. The Vermont and Massachusetts road extends from Fitchburg to Brattleborough, 69 miles, with a branch to Greenfield, 8 miles, and another small branch at Turner's Falls.

This road and its equipments have been very much improved the past year, involving extraordinary expenditures, in consequence of the completing of the tunnel, which has changed the business from a mainly local to a through Western traffic, in a very great degree. During the year 1,700 tons of steel rails have been put into the track, and 1,620 tons of iron.

The Peterborough and Shirley Railroad Company was chartered in New Hampshire, July 8, 1846, authorized to build a road "from the State line in Mason through New Ipswich to Peterborough," a distance of 9.37 miles. The construction was begun in 1849, and finished about 1851. In the years immediately preceding 1861, the whole road, including the Massachusetts division, became so embarrassed in its finances that the stock was nearly all purchased at nominal prices by parties who in 1861 transferred the whole road with all its franchises and property to the Fitchburg Company, by a lease for 999 years, the lessees paying the interest on the funded debt, and an annual rental of 6 per cent on the capital stock, which was nearly all in the hands of the Fitchburg Company, the whole New Hampshire section of the road being virtually thrown into the transfer as a gratuity, on condition that the running of the road should be continued.

The capital stock of the road was increased from \$4,000,000 to \$4,500,000 during the year, and the funded debt was increased from \$500,000 to \$1,000,000. Though the business of the road increased 20 per cent over the previous year, the net earnings, in consequence of the extraordinary improvement of the road and equipments, decreased \$32,987.43. The gross income from passengers, freight, mails, expresses, and rent of property, has increased

\$58,191.67, and the operating expenses, exclusive of rents and interest, \$46,239.48.

FINANCIAL STATEMENT FOR YEAR ENDING SEPT. 30, 1878.

Receipts.

From passengers,	\$644,326.53
freight,	1,091,515.88
express,	27,582.15
mails,	30,912.42
rent of property,	24,820.31
	<hr/>
	\$1,819,157.29
Premium on bonds,	11,312.50
Rent of roads,	107,464.06
	<hr/>
Total earnings,	\$1,937,933.85

Expenditures.

Total operating expenses,	\$1,354,621.40
Rent of road, Vermont and Massachusetts Railroad,	231,941.50
Rent of road, Connecticut River Railroad,	3,750.00
Interest on bonds,	65,000 00
Interest, other,	28,854.53
	<hr/>
Total expenses,	\$1,684,167.43
	<hr/>
Net earnings,	\$253,766.42

GENERAL BALANCE, SEPTEMBER 30, 1878.			
Dr.			Cr.
Construction accounts,	\$5,041,365.92	Capital stock,	\$4,500,000 00
Cash and cash funds,	180,861.77	Bonds,	1,000,000.00
Real estate,	292,269.81	Notes payable,	486,000.00
Stock materials,	251,839.65	Due connecting roads,	9,827.92
Fuel,	44,057.47	Vermont and Massachusetts Railroad Company,	92,308.40
Improvements Vermont and Massachusetts Railroad,	639,018.39	Unclaimed dividends,	7,963 00
Sinking fund,	138,559.15	Coupons No. 2,	15,000.00
Uncollected freight,	38,962.52	Coupons No. 9,	17,500.00
		Suspense accounts,	3,900.00
		Profit and loss,	494,435.36
	<hr/>		<hr/>
	\$6,626,934.68		\$6,626,934.68

OFFICERS.

President. — William B. Stearns, Boston.

Treasurer. — Mason D. Benson, Boston.

Superintendent. — Charles L. Heywood, Boston.

Directors. — William B. Stearns, Seth Bemis, Robert Codman, Rodney Wallace, C. U. Cotting.

ATLANTIC AND ST. LAWRENCE RAILROAD.

Line of Road. — Portland, Me., to Island Pond, Vt. Length, 149.5 miles, of which 52 miles are in New Hampshire. Branch: Lewiston, Me., to Auburn, Me., 5.5 miles. Total length of line, 155 miles; sidings, 28 miles. Steel rails on whole line. Rail 60 pounds.

This road was chartered in Maine February 10, 1845, and in New Hampshire June 30, 1847, to extend from Portland to the eastern boundary of New Hampshire, thence across Coos County to the Canada line, thence, by the line of the St. Lawrence and Atlantic Railway, constructing from Montreal towards Portland, to the St. Lawrence River at Montreal. The Canada and American sections were completed January 10, 1853, when the American section was finished to Island Pond, Vt. The entire line was leased July 1, 1853, to the Grand Trunk Railway Company for 999 years, at an annual rental of 6 per cent on the funded debt and capital stock. This is substantially a sale of the road, constituting it a section of the Grand Trunk line, extending from Portland to Detroit, 876 miles, with 501 miles branch lines,—an aggregate length of 1,377 miles, the entire track of which is laid with steel rails.

This road is now, like all the rest of this colossal line, in first-class condition in its construction, equipments, and all appointments. Nine years ago the Atlantic and St. Lawrence road was in a most wretched condition, but since

then it has been most completely reconstructed and furnished.

In relation to its condition, the last annual report of the railroad commissioners of Maine, after alluding to its "sorry plight" in 1870, when it was "a fearful reproach to the State and to every town on its line, through each of which its track was strewn with fragments of shattered trains," adds that the change now presented is "truly amazing," and the road may now "be named deservedly as an object of national pride."

FINANCIAL STATEMENT FOR YEAR ENDING DEC. 31, 1878.

Capital stock paid in,	\$5,484,000.00	
Funded debt,	3,000,000.00	
Total cost of road and appurtenances,	\$8,484,000.00	
Total expenditures working road,	\$823,365.48	
Total dividend and interest paid		
by lessees,	516,349.62	
Aggregate expenditures,	— — — — —	\$1,339,715.10
Total income,		848,569.56
Deficit for year,		\$491,145.54
Sinking fund,		\$267,623.65
Mortgages,	\$38,762.25	
City of Portland bonds,	218,500.00	
County bonds,	9,500.00	
Cash in treasury,	866.40	
		\$267,623.65

OFFICERS.

President. — J. B. Brown, Portland.

Treasurer. — C. E. Barrett, Portland.

General Manager. — Joseph Hickson, Montreal.

Directors. — J. B. Brown, C. E. Barrett, Sir A. T. Galt, S. E. Spring, J. Hickson, H. J. Libby, F. R. Barrett, F. K. Swan, P. H. Brown.

MONADNOCK RAILROAD.

Line of Road.—Winchendon, Mass., to Peterborough, N. H. Length, 15.8 miles, of which 13.762 miles are in New Hampshire; sidings, .6 of a mile.

This road was chartered in New Hampshire, December 13, 1848. The company was authorized to build a road from the State line or from the Cheshire Railroad in Rindge or Fitzwilliam through Rindge and Jaffrey to Peterborough. The charter was extended in 1853, and again in 1866 to 1871. In 1868 an extension of the road from the State line to Winchendon was chartered in Massachusetts. It opened to Jaffrey in 1870, and finished to Winchendon in June, 1871. The net income of the road for the year ending September 30, 1873, was \$11,726.54. In 1874 it was leased to the Boston, Barre, and Gardner Railroad Company for the term of 99 years from October 1, 1874, at an annual rental of \$12,000 the first two years, \$15,000 the next three years, and \$18,000 the remainder of the term. The lessees keep no separate accounts for the leased road, and no statement can therefore be presented in regard to its earnings.

The old Concord and Claremont and the Monadnock roads were both chartered in 1848, and it was one of the elements in the scheme of the Monadnock road to extend the line ultimately from Peterborough to connect with the Concord and Claremont road at or near Hillsborough, — an aim which was realized in the opening of the Peterborough and Hillsborough road in July, 1878, and which completed a through line from Worcester, by the way of Peterborough, to Concord. It will be seen in the following statement that the Monadnock corporation hold \$20,000 of the capital stock of the Peterborough and Hillsborough Railroad Company, for which the company subscribed under authority of an act of the legislature July 25, 1878.

FINANCIAL STATEMENT FOR YEAR ENDING SEPT. 30, 1878.

Capital stock, receipts from 2,057 shares,	\$197,926.73
Funded debt, mortgage bonds,	71,500.00
Unfunded debt,	16,000.00
Total cost of road, furnished by lessees,	338,933.50
Total surplus fund, derived mostly from gra- tuities,	80,079.32

TREASURER'S BALANCE-SHEET, SEPTEMBER 30, 1878.

DR.		CR.
Cost of road, including interest paid during construction,	\$365,771.47	Capital stock (receipts on 2,057 shares), \$197,926.73
Fifty-four shares Monadnock Railroad Stock,	3,090.00	Bonds outstanding, 71,500.00
Subscription to stock in Peter- borough and Hillsborough Railroad,	20,000.00	Notes outstanding, 16,000.00
Cash on hand,	964.94	Dividends unpaid, 90.00
Due for rents,	5,010.41	Interest unpaid, 1,937.50
		Credit balance, 3,072.91
		Profit (mostly gratuities) and loss, 104,309.68
	\$394,836.82	\$394,836.82

Income for the year ending Sept. 30, 1878,	\$11,376.53
Interest paid during the same time,	\$4,969.08
Expense paid during the same time,	347.91
Dividend declared,	4,108.00
	<u>9,424.99</u>

Surplus for the year,	\$1,951.54
Total corporation debt, bonds, and notes, Sep- tember 30, 1877,	\$96,000.00
Total corporation debt, bonds, and notes, Sep- tember 30, 1878,	<u>87,500.00</u>

Showing a reduction of debt, within the year, of	\$8,500.00
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Receipts.

Cash on hand as per last report,	\$4,873.47
Dividend on Monadnock Railroad stock,	108.00
E. O. Stone, settlement of old accounts,	123.93

Balance of gratuity from town of	
Peterborough,	22,500.00
Rents,	11,376.53
	<hr/> \$38,981.93

Expenditures.

Interest paid,	\$4,969.08
Dividends paid,	4,070.00
Expenses paid,	347.91
Bill of Scott and Clarke,	130.00
Peterborough and Hillsborough	
Railroad, subscription for stock,	20,000.00
Notes paid,	8,500.00
Cash on hand as per balance-sheet,	964.94
	<hr/> \$38,981.93

OFFICERS.

President. — H. K. French, Peterborough.

Treasurer. — William G. Livingston, Peterborough.

Directors. — J. H. Fairbank, Peter Upton, O. H. Bradley, H. K. French, Willis Phelps, J. A. Rumrill, W. G. Livingston.

PETERBOROUGH RAILROAD.

Line of Road. — Wilton to Greenfield. Length, 11 miles. Sidings and other tracks, 1 mile.

This road was chartered in 1872. Work of construction began the same year, and was finished to Greenfield in 1874. When completed to Peterborough, its length will be 16 miles. This road was built under a contract made with the Nashua and Lowell Railroad Company in 1872, under which contract the Peterborough Railroad Company was bound to complete its road to Greenfield on or before April 1, 1873; and the Nashua and Lowell Company was to hold it under lease for twenty years from 1873, paying 3 per cent

semi-annually on its nominal cost, together with the taxes, as the yearly rent. These are the terms under which the road is now operated, the Boston and Lowell Railroad Company sharing with the Nashua and Lowell in the lease.

The construction of a line of railroad from Nashua to the Connecticut River, by way of Wilton, Greenfield, and Peterborough, was contemplated as early as 1838, when the Nashua and Lowell road was completed. Surveys of the route were made at that period, and the construction of the line was begun in the building of the Wilton road, which was chartered in 1844, opened to Danforth's Corner, 8 miles, in 1848, to Milford, 4 miles further, in 1850, and finished to Wilton, 4 miles further, in 1851. The physical obstacles to overcome in getting beyond Wilton were so formidable, that no attempt was made to push the work further for nearly twenty years. The first six miles of the valley, the sides of which are rugged, in many places rocky and precipitous, through which the road runs out of Wilton, ascend nearly 500 feet. In 1869 the Nashua and Lowell, and Wilton roads, stimulated by the efforts of rival interests to divert their business, revived the scheme of completing the line, and in 1872 the charter of the Peterborough road was obtained; and under the encouragements of the lease to the Nashua and Lowell road, dated May, 1872, the construction of the road was begun at once, and opened January 1, 1874.

The road was built with funds obtained about two-thirds from subscriptions to stock and the rest from loans, and such is the condition of the investment at the present time. During the first three and one-half years the road was in operation, the company made its annual dividend of 6 per cent regularly, and met the interest on its debt from the rental income, but nothing was left for a sinking fund, while large interest on a portion of the debt was adding to the embarrassments. Under these circumstances the dividend of last October was passed, the rental being applied to the

payment of the most pressing debts. The board of directors have also obtained authority of the legislature to issue bonds to establish a sinking fund, and have, by virtue of this authority, entered into an agreement with the New England Trust Company, by which said Trust Company undertakes to act as trustee and custodian of said sinking fund, and to pay out of the rentals placed with them for the purpose, and out of the accumulations thereon, the coupons and bonds as they fall due.

This plan of disposing of the debt, which seems a wise one, contemplates the appropriation, annually, of the October rentals wholly to the interest and sinking-fund accounts, and of so much of the April rentals as will remain in hand after paying the half-yearly dividend. This amounts in substance to a reduction of dividends to 3 per cent per annum, until such time as the debts are wholly paid. It is estimated, that, with ordinary interest accumulations, the sinking fund to be thus created will pay off the debt considerably within the life of the lease, and that for several of the last years of the term the whole of the rental will be applicable to dividends; ensuring for such period about 9 per cent per annum upon the stock of the company, which will be then free from debt, thus making up in a degree for the diminished dividends of the present.

FINANCIAL STATEMENT FOR YEAR ENDING MARCH 31, 1879.

Capital stock,	\$600,000.00	
Capital stock paid in,		\$385,000.00
Funded debt,	\$100,500.00	
Floating debt,	77,400.00	
Income and dividends unpaid,	39,969.75	
	<hr/>	217,869.75
		<hr/>
		\$602,869.75
Total cost of road and equipment,	\$570,250.00	
Assets held by corporation in ad-		
dition to cost of road,	32,619.75	
	<hr/>	\$602,869.75

Income and Disbursements for the Year.

Rental under lease to N. and L. R.		
R. Co.,	\$17,136.00	
Interest received,	1,536.70	
Total income,	—————	\$18,672.70
Interest on debt,	\$8,822.04	
Balance charged to sundry acc'ts,	9,850.66	
	—————	\$18,672.70

TREASURER'S TRIAL-BALANCE, MARCH 31, 1879.

DR.		CR.	
Miscellaneous account,	\$1,133.54	Capital stock,	\$385,000.00
Real estate,	5,433.34	Income account,	39,858.75
Notes receivable,	200.00	Notes payable,	77,400.00
Gradation and masonry,	320,625.76	Dividend No. 11,	81.00
Wooden bridges,	47,458.37	Unclaimed dividend,	30.00
Superstructure,	122,080.94	Bonds of 1877,	100,500.00
Station buildings and fixtures,	18,398.72		
Land and land damage,	25,304.59		
Fences,	5,432.98		
Engineering,	17,774.00		
Agencies,	2,990.80		
Miscellaneous,	10,183.84		
Trust account,	3,474.75		
Cash,	2,230.15		
City savings bank,	225.20		
Interest,	19,922.77		
	\$602,869.75		\$602,869.75

OFFICERS.

President. — James Scott, Nashua.

Treasurer. — J. G. Kimball, Nashua.

Directors. — James Scott, George W. Gill, G. A. Ramsdell, S. A. B. Abbott, John H. George, Edward Spalding, George Stark.

PORTLAND AND OGDENSBURG RAILROAD.

Line of Road. — Portland to Swanton, Vt. Distance, 234 miles, of which 63 miles are in New Hampshire, about 51 miles in Maine, and 120 miles in Vermont.

This line of road is known in its operations under the names of the "Portland Division," extending from Portland through New Hampshire to the Connecticut River at

Lunenburg, Vt., 114 miles ; and the "Vermont Division," extending from Lunenburg to Swanton at the northern extremity of Lake Champlain, 120 miles.

The Portland Division was chartered in Maine, February 11, 1867, and in New Hampshire in 1869. Construction was begun at Portland in 1870, and the road was opened to Lake Sebago, 16.75 miles, Sept. 19, 1870 ; to Fryburg, 49 miles from Portland ; to Fabyan's August 7, 1875 ; a total distance of 91 miles. From Fabyan's to Scott's Mills, 20 miles, the company uses the Boston, Concord, and Montreal Railroad, and thence to Lunenburg, 3 miles, then over road finished that distance, December 22, 1875. The completion of the line through New Hampshire was arrested in 1875, in consequence of an unfortunate vagueness in provisions of the New Hampshire charter, a controversy arising as to its meaning. The Portland and Ogdensburg Railroad Company, in their last annual report, remark on this matter as follows : —

"The question which for so many years has caused such annoyance and expense to this corporation, owing to the interpretation put upon the language of the act granting a right of way to the Portland and Ogdensburg Railroad Company, through the State of New Hampshire, by parties outside of the company, some of whom were in hopes thereby to prevent the construction of the road, and others to compel the company to build upon a route different from that selected by the directors, has been solved by the passage of an act at the last session of the New Hampshire legislature, amendatory of the act aforesaid and authorizing, in explicit and unequivocal terms, the location and construction of the road upon the route selected by the directors ; and the time for the construction and completion of the same extended to the first of January, 1890. In accordance therewith a location has been made from the Fabyan House through Carroll, Whitefield and Dalton, to a junction with that section of the road already constructed between Scott's Mills

and the Vermont line, and a copy of said location filed in the office of the secretary of state of New Hampshire."

The legislature of New Hampshire, by act passed June 26, 1877, expressly confirmed to the Portland and Ogdensburg Railroad Company, the piece of road from the eastern line of the State to Fabyan's, and the piece from Scott's Mills in Dalton to the Vermont line. And an act passed July 25, 1878, authorized the corporation to prolong its road from the east to the west line of the State through Conway, Bartlett, Hart's Location, Crawford's Grant, Carroll, Whitefield, and Dalton, the time for its completion being extended to January 1, 1890.

The "Vermont Division" consists of three separately chartered roads, — the Lamoille Valley, the Montpelier and St. Johnsbury, and the Essex County Railroads, — in the construction of which the three corporations united, commencing the work in 1871, and completing the line to Swanton in 1877. The line thus comprising three distinct corporations, is operated by an executive committee selected from the three organizations, and who are, in fact, the directors of the line as if it were a single company. The aggregate paid-in capital stock of the three roads, Dec. 31, 1876, was \$1,200,000; the funded debt, \$2,300,000; cost of combined roads, \$3,800,000; equipments, \$100,000. The funded debt consisted of first-mortgage six per cent gold bonds, due in 1891, secured on the three roads. There were also issued preferred six per cent bonds amounting to \$500,000, due in 1896. The whole line went into the hands of receivers, by whom it has since been operated, and who propose a re-organization of the concern.

In relation to the Portland Division, which is the portion specially identified with New Hampshire, the last annual report of the railroad commissioners of Maine speaks in the highest terms of the wisdom and energy of its management, and of the future of the road adds: "The location of the road, through a portion of the country almost unsur-

passed for the beauty and grandeur of its magnificent and ever-attractive scenery, makes it one of the most desirable, and, in fact, indispensable routes of travel for tourists and pleasure-seekers in all New England, or, perhaps it might be said with truth, in the whole United States ; and we are not wanting in faith, that, sometime in the near future, the anticipations of the friends and projectors of the road may be realized, and the Portland and Ogdensburg become one of the great outlets for the traffic of portions of New Hampshire and Vermont, and the still more important business and productions of the great West."

The fact that this road shows an increase of more than four per cent in gross earnings, the past year over the previous year, is a just ground of encouragement in these times when almost all roads show heavy percentage the other way.

FINANCIAL STATEMENT, YEAR ENDING SEPTEMBER 30, 1878.

Gross earnings,	\$270,783.07
Operating expenses,	\$194,209.12
Coupons on 1st M. scrip,	18,720.00
Interest,	2,304.54
New locomotive,	8,000.00
New cars,	4,478.20
	<hr/> \$227,711.86

Surplus,	\$43,071.21
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Applied to payment of coupons falling due October 1, 1878,
and January 1, 1879.

Gross earnings for 12 months ending September	
30, 1878,	\$270,783.07
Gross earnings for 12 months ending September	
30, 1877,	259,885.98
	<hr/>
Increase for 1878,	\$10,897.09

BALANCE-SHEET, SEPTEMBER 30, 1878.

DR.	CR.
Cost of road, including discount on bonds and interest during construction, \$3,564,544.34 Cost of equipment, 292,838.15 Supplies and material on hand, 13,024.75 Cash, 13,667.94 Bills receivable, 32,448.36 Traffic balance, 25,636.57 Due from agents and others, 22,164.70 Anticipated payment of coupons on 1st M. bonds, 16,670.20	Capital stock, \$1,052,185.55 Bonds, issue of Nov. 1, 1870, sold, 795,000.00 Bonds, issue of Nov. 1, 1871, sold, 497,500.00 Bonds, issue of Nov. 1, 1871, exchanged with City of Portland, 1,350,000.00 Bills payable, 201,503.46 Accounts payable, 16,481.10 Traffic balances and pay-roll, 13,749.94 Profit and loss, 54,214.96
Total, \$3,980,995.01	Total, \$3,980,995.01

OFFICERS.

President. — Samuel J. Anderson, Portland.

Treasurer. — John W. Dana, Portland.

Superintendent. — Jonas Hamilton, Portland.

Directors. — H. N. Jose, Portland; W. F. Milliken, Portland; J. S. Ricker, Portland; J. Eastman, Conway; J. P. Baxter, Portland; R. M. Richardson, Portland; W. W. Thomas, Jr., Portland; Samuel Waterhouse, Portland; Francis Fessenden, Portland.

PORTLAND AND ROCHESTER RAILROAD.

Line of Road. — Portland to Rochester. Length, 52.5 miles, of which 3 miles are in New Hampshire. Sidings, 7 miles.

This road was originally chartered in Maine, July 30, 1846, under the title of the York and Cumberland Railroad, and opened to the Saco River in Buxton, 18 miles, in 1853, no attempt to extend it further being made for a dozen years. The charter authorized the construction of a road from Portland through Gorham, Buxton, and Alfred to some road in South Berwick or Berwick leading to Boston. Subsequently the plan of a line, not to Boston, but direct through to the West, was devised, and in 1865

the charter of the old road was changed in Maine to meet that plan, the corporation taking the name of the Portland and Rochester Railroad Company, which was, by a legislative act July 2, 1866, constituted a corporation in this State. Extension commenced about this time, and the line was opened to Rochester in July, 1871. The route by this line and the Nashua and Rochester road, opened in 1874, is certainly very direct, and it is not unreasonable to suppose that at some time in the not far-distant future these roads will attract much more remunerative business than they have yet realized.

The net earnings being insufficient to meet the interest on the funded debt, the city of Portland entered into an arrangement with the company, under which, from 1874 to 1877, the company was to run the road, keeping it in good order, and pay over the net earnings to the city, whose bonds constitute \$1,150,000 of the funded debt, — the company's seven per cent bonds, \$350,000, being the balance of the debt. This arrangement failing to extricate the company in any degree from its overwhelming embarrassments, the road, February 1, 1877, went into the hands of a receiver. In consequence of the new law in Maine to provide for uniformity in the railroad year, harmonizing with that of Massachusetts, the accounts of all the Maine roads comprised thirteen months in their last returns, September 30, 1878. The following information is derived from the report of J. P. Wescott, receiver, September 30, 1878.

FINANCIAL STATEMENT.

Capital stock,	\$636,011.06
City of Portland bonds A,	700,000.00
Portland and Rochester seven per cent bonds,	350,000.00
City of Portland bonds B,	450,000.00
Bills payable, including notes given by receiver,	59,455.12

Aggregate capital stock and debt, not includ-

ing over-due coupons, since Feb. 1, 1871, \$2,195,466.18

Total earnings for the year,	\$148,159.39
Total operating expenses,	118,816.70
	<hr/>
Net earnings thirteen months,	\$29,342.69

CONDITION OF SINKING FUND.

A fund was established June 1, 1867, for the re-imbursement of the city loan of \$700,000.

Principal,	\$39,500.00
Interest,	23,384.80
	<hr/>
	\$62,884.80

The investment as compared with last year is as follows :

	1877.	1878.
City bonds of railroad loan,	\$62,500.00	\$66,000.00
Cash,	24.68	78.06
	<hr/>	<hr/>
	\$62,524.68	\$66,078.06
Credit balance of premium account,	3,345.13	3,193.26
	<hr/>	<hr/>
	\$59,179.55	\$62,884.80

A fund was established February 27, 1872, for the re-imbursement of the city loan of \$450,000.

Principal,	\$9,000.00
Interest,	3,583.16
	<hr/>
	\$12,583.16

The investment as compared with last year is as follows :

	1877.	1878.
City bonds of railroad loan,	\$12,500.00	\$13,500.00
Cash on hand,	68.50	223.72
	<hr/>	<hr/>
	\$12,568.50	\$13,276.28
Credit balance of premium account,	732.50	693.12
	<hr/>	<hr/>
	\$11,836.00	\$12,583.16

OFFICERS.

President. — George P. Wescott.

Vice-President. — Frederick Robie.

Treasurer. — William H. Conant.

Directors. — Frederick Robie, Gorham; John Lynch, Portland; H. J. Libby, Portland; W. G. Ray, New York City; J. S. Ricker, Deering; George P. Wescott, Portland; A. K. Shurtleff, Portland; Charles McCarthy, Portland; William R. Wood, Portland; John A. Waterman, Gorham; E. G. Wallace, Rochester.

MANCHESTER AND KEENE RAILROAD.

Line of Road. — Parker's Station in Goffstown, on Manchester and North Weare Railroad, to Keene. Length, 46 miles.

This road was chartered June 22, 1864, but the work of construction was not commenced till May 16, 1876, when it was confidently anticipated that the section connecting Keene with the Peterborough road at Peterborough, a distance of 29.55 miles, would be rapidly pushed to completion. But after five months of inefficient work the contractors failed, abandoned their undertaking, and involved the company in litigation and disaster which seemed for a time to foreshadow entire ruin to the enterprise. But under the sanctions of an act of the legislature for that purpose, the towns from Keene to Greenfield, in which the road has its junction with the Peterborough road, appropriated gratuities to the company aggregating \$180,735.56, and with this large encouragement, the company, which had meanwhile adjusted the troubles of the previous year, started in the fall of 1877 again into the work of construction. The amount appropriated by each town is shown in the treasurer's balance-sheet for March 31, 1877, which is embraced in the subjoined financial statement.

The board of railroad commissioners in their annual report two years ago, in allusion to this road, said: "The work is now in progress again under prudent management of the officers of the corporation; and it is expected that thirty miles of the road, from the terminus of the Peterborough Railroad in Greenfield to the city of Keene, will be completed and ready for operation in one year from May 1, 1877.

"The outlays to the present time, including land damages and engineering, approximate \$136,000."

Again, in their annual report one year ago, they spoke of what had been done on the road and of the future work as follows: "In the fall of 1877, the grading was completed and the rails laid from the terminus of the Peterborough Railroad, in Greenfield, to Hancock, a distance of about 7 miles. Recently, a new contract has been made with responsible and competent men, who guarantee to complete the road by December 1, 1878. Work has recommenced the whole length of the line, the land damages have been adjusted and paid, and the enterprise pushed forward with an energy that insures the completion of the road the coming fall."

The road between Greenfield and Hancock Center (9 miles) was completed more than a year ago, and is in excellent condition.

The only town that has paid any part of its voted gratuity is Harrisville, which has paid \$11,000 out of the \$17,449.05 voted.

The following amounts are due from the several towns through which the road has been constructed and is now nearly finished: Keene, \$128,951.58; Marlboro, \$8,795.68; Harrisville, balance, \$6,449.05; Hancock, \$16,460 90; Bennington, \$9,078.35.

The president of the road, in relation to this matter, says: "When these gratuities are paid the corporation will be relieved from financial embarrassments, and will take its

place as one of the important roads of New Hampshire."

FINANCIAL STATEMENT FOR YEAR ENDING MARCH 31, 1879.

Capital stock authorized,	\$1,600,000.00
Capital stock paid in,	465,144.70
Funded debt issued,	369,400.00
Floating debt,	103,473.51
Amount of debt secured by mortgage of road and franchise, interest about 7 per cent, during year,	500,000.00

Cost of Road and Equipment.

Construction accounts unadjusted,	\$42,232.07
Graduation and masonry,	667,336.86
Wooden bridges,	93,322.96
Superstructure, including iron,	106,571.52
Station buildings and fixtures,	783.00
Land, land damages, fences,	4,295.00
Miscellaneous,	23,476.80
Total,	<u>\$938,018.21</u>
Assets held by corporation in addition to cost of road,	311,335.56
Total operating expenses Aug. 14, 1878, to March 31, 1879,	\$3,813.13
Earnings from passengers,	\$1,604.65
Earnings from freight,	1,802.96
Total earnings,	<u>3,537.61</u>
Loss,	<u>\$275.52</u>

The road was opened for traffic from Keene to Peterborough August 14, 1878, and one mixed train has been run daily since that date. The company have purchased no furniture.

FINANCIAL STATEMENT FOR YEAR ENDING MARCH 31, 1877.

Receipts.

Capital stock (including all payments on account),	\$119,498.93	
First-mortgage gold bonds issued,	60,000.00	
Notes payable,	25,652.15	
Gratuities paid on account,	500.00	
	<hr/>	\$205,651.08

Approximate Expenditures.

Grading and masonry,	\$141,504.03	
Bridging and trestles,	10,500.00	
Land and land damages,	4,000.00	
Superstructure,	39,000.00	
Engineering,	5,000.00	
Interest account,	1,643.55	
Miscellaneous,	4,003.50	
	<hr/>	\$205,651.08

BALANCE-SHEET, MARCH 31, 1878.

DR.		CR.	
Construction account,	\$204,007.53	Capital stock account,	\$119,498.93
Interest account,	1,643.55	First-mortgage gold bonds,	60,000.00
City of Keene,	128,951.58	Notes payable,	25,652.15
Town of Marlborough,	8,795.68	Gratuities,	180,735.56
Town of Harrisville,	16,949.05		
Town of Hancock,	16,460.90		
Town of Bennington,	9,078.35		
	<hr/>		<hr/>
	\$385,886.64		\$385,886.64

BALANCE-SHEET, APRIL 17, 1879.

DR.			CR.
Graduation and masonry,	\$717,336.86	Capital stock,	\$465,144.70
Superstructure,	36,365.61	Gold bonds,	560,000.00
Wooden bridges,	43,322.96	Notes payable,	86,967.60
Stations, buildings, and fixtures,	783.00	Gratuities,	180,735.56
Land and land damages,	1,295.00	Bills payable,	16,563.91
Fences,	3,000.00		
Engineering,	7,908.26		
Agencies and miscellaneous ex- penses,	15,568.54		
Suspense account,	17,289.76		
City of Keene,	128,951.58		
Town of Marlborough,	8,795.68		
Town of Harrisville,	16,949.05		
Town of Hancock,	16,460.90		
Town of Bennington,	9,078.35		
Bills receivable,	21,783.30		
Northern Railroad,	20,122.92		
Lane, White, and Dearborn, trustees,	130,600.00		
Bonds, pledged as collateral,	113,800.00		
	<hr/>		<hr/>
	\$1,309,411.77		\$1,309,411.77

OFFICERS.

President. — T. H. Wood.

Treasurer. — J. H. Buttrick, Lowell, Mass.

Directors. — Henry Colony, Keene ; S. W. Hale, Keene ; S. G. Griffin, Keene ; George B. Twitchell, Keene ; John H. Buttrick, Lowell ; Christopher Robb, Stoddard ; Dana Sargent, Nashua ; E. P. Emerson, Nashua ; David Gregg, Wilton.

MANCHESTER HORSE RAILROAD.

Line of Road. — Piscataquog Village to Amoskeag Village. Length of completed track, 2.37 miles ; double main track, 1 mile. Sidings, $\frac{1}{3}$ mile. Rail, 26 pounds.

This is the only horse railway in the State, and is the first road of the kind chartered in this State. It was originally incorporated July 16, 1864. By an act June 30, 1869, the charter was revived, and continued in force till December 31, 1875, and by an act July 20, 1876, again revived, and the time for the completion of the road extended to December 31, 1881. Four other horse-railroad corporations have been chartered in this State, but in neither case was there ever any organized attempt to build a road. The Center Harbor and Conway Railroad Company, authorized to build a horse railroad from the steamboat landing at Center Harbor to Conway, was chartered June 30, 1865. The Exeter Horse Railroad was chartered July 2, 1870, the Nashua Horse Railroad July 11, 1871, and the Concord Horse Railroad July 18, 1878.

The construction of the Manchester Horse Railroad was begun in the spring of 1877, and finished in the latter part of that year. The charter provides that the "railroad may be operated by such horse or other motive power as may be authorized by the mayor and aldermen," and is, therefore, something more than a horse-railroad charter, though noth-

ing more than horse power seems to enter into the execution of the plan.

FINANCIAL STATEMENT FOR YEAR ENDING MARCH 31, 1879.

Capital stock,	\$25,000.00
paid in,	25,000.00
Floating debt (no funded debt),	539.00

Expenditures.

Repairs of road exclusive of rails,	\$895.68
Rails and laying same,	166.68
Gates, fences, and houses,	277.73
Taxes,	65.87
Passenger cars,	1,804.51
Wages,	4,662.47
Salaries,	939.00
Oil, gas, water, fuel,	177.19
All other expenses,	4,357.91

Total expenditures,	\$13,347.04
Income from passengers,	\$12,989.32
all other sources,	1,208.46
	<hr/> 14,197.78
Net earnings for the year,	<hr/> \$850.74

OFFICERS.

President. — S. N. Bell.

Treasurer. — Frederick Smyth

Clerk. — James A. Weston.

Directors. — S. N. Bell, Frederick Smyth, James A. Weston, B. F. Martin, E. A. Straw.

APPENDIX.

APPENDIX A.

Table showing the corporate names of the railroad companies which have been chartered in this State, the dates of the organic acts, and a brief statement of the line of road defined in each charter.

Date of Charter.	Name of Corporation.	Line of Road.
June 23, 1835.	Nashua and Lowell R. R. Corporation.	Southern line of State to Nashua.
June 27, 1835.	Concord Railroad Corporation.	Nashua village to Concord.
June 27, 1835.	Keene Railroad Company.	Keene to Fitzwilliam or Rindge.
June 27, 1835.	Boston and Maine Railroad.	Haverhill, Mass. to Maine State line.
June 18, 1836.	Eastern Railroad in New Hampshire.	Seabrook to Portsmouth.
Dec. 28, 1836.	Concord Granite and Railway Co.	New Hampshire ledge or quarry to Merrimack River.
July 2, 1839.	Dover and Winnepesaukee Railroad.	Dover to Alton.
July 2, 1839.	Portland and Connecticut River Railroad Corporation.	Easterly State line in Grafton County to westerly line in Coos County.
Dec. 21, 1842.	Proprietors of the Portsmouth and Dover Railroad.	Portsmouth to Dover.
June 18, 1844.	Northern Railroad Company.	Concord or Bow, to Haverhill or Charlestown.
June 19, 1844.	Fitchburg, Keene, and Connecticut River Railroad Company.	Fitzwilliam or Rindge, to Walpole or Charlestown.
June 19, 1844.	Great Falls and Conway Railroad.	Somersworth to Conway.
Dec. 24, 1844.	Groton and Nashua R. R. Corporation.	Dunstable, Mass., to Nashua village.
Dec. 27, 1844.	Northern Railroad.	Concord or Bow, to Lebanon.
Dec. 27, 1844.	Colebrook Railroad Company.	East line of State, Coos Co. to west line.
Dec. 27, 1844.	Boston, Concord, and Montreal R. R.	Connecticut River, near Haverhill or Littleton, to Concord or Bow.
Dec. 27, 1844.	Cheshire Railroad Company.	Fitzwilliam or Rindge, to Walpole or Charlestown.
Dec. 27, 1844.	Ashuelot Railroad Company.	Richmond or Winchester, to Hinsdale
Dec. 28, 1844.	Wilton Railroad Company.	Concord Railroad near Souhegan River, to East Wilton and Peterboro'.
July 1, 1845.	Portsmouth, Newmarket, and Concord Railroad.	Portsmouth to Concord or Manchester.
July 1, 1845.	Portsmouth, Newmarket, and Exeter Railroad.	Portsmouth to Dover, Durham, Newmarket, or Exeter.
July 8, 1846.	Souhegan Railroad Company.	Amherst to Merrimack.
July 8, 1846.	Peterborough and Shirley R. R. Co.	Mason to Peterborough.
July 8, 1846.	Franklin and Bristol Railroad.	Franklin to Bristol village.
July 10, 1846.	East Wilton and Groton Railroad Co.	East Wilton to State line, Groton, Ms.
July 10, 1846.	Sullivan Railroad Company.	Windsor or Weathersfield, Vt. to junction with the Cheshire Railroad.
July 10, 1846.	Salisbury and East Kingston R.R. Co.	South Hampton to East Kingston.
June 30, 1847.	Manchester and Lawrence Railroad.	Salem to Lawrence.
June 30, 1847.	Atlantic and St. Lawrence Railroad Company.	Eastern State line to western, through Coos County.

Date of Charter.	Name of Corporation.	Line of Road.
July 2, 1847.	Cocheco Railroad Company.....	Dover to Gilford, Meredith, Center Harbor, or Holderness.
July 2, 1847.	Goffstown and Manchester R. R. Co..	Goffstown to Manchester.
July 2, 1847.	Grafton Railroad.....	Lebanon to Orford.
July 2, 1847.	Conway and Meredith Railroad Co..	Conway to Meredith.
June 20, 1848.	Connecticut River Railroad Company	Walpole or Westmoreland to south line of State.
June 24, 1848.	Concord and Claremont Railroad....	Concord or Bow to Claremont.
June 24, 1848.	Contoocook Valley Railroad.....	Concord to Peterborough.
June 24, 1848.	New Hampshire Central R. R. Co....	Manchester to village of Claremont.
Dec. 13, 1848.	Monadnock Railroad Company.....	Fitzwilliam or Rindge, to Peterboro'.
Dec. 24, 1848.	White Mountains Railroad.....	Haverhill to Lancaster.
Dec. 29, 1848.	Nashua and Epping Railroad Co.....	Nashua or Nashville to Raymond or Epping.
Jan. 3, 1849.	Piscataquog River Railroad.....	Central Railroad in Goffstown or New Boston to Water village in New Boston.
Jan. 3, 1849.	Connecticut River and Montreal R.R.	Haverhill to Lancaster.
Jan. 3, 1849.	Essex Extension Railroad Company..	Salem center village to State line in Salem.
Jan. 4, 1849.	Suncook Valley Railroad.....	Hooksett, Allenstown, or Pembroke, to Pittsfield.
July 6, 1849.	Manchester and Candia Railroad....	Manchester to Candia.
July 6, 1849.	Suncook Valley Extension Railroad..	Pittsfield to Alton.
July 6, 1849.	Salisbury and East Kingston Extension Railroad.....	East Kingston to Epping or Raymond.
July 2, 1851.	New Hampshire Union Railroad.....	Hillsborough to Keene.
Jan. 8, 1853.	Merrimack and Connecticut River Railroad.....	Union of Concord and Claremont R. R., and the N. H. Central R. R. Co. This <i>old</i> N. H. Central R. R. is the present North Weare road, and this <i>old</i> Concord and Claremont is the present Concord and Claremont road.
July 14, 1854.	Claremont Railroad Company.....	Claremont village to Sullivan Railroad in Claremont.
July 14, 1855.	Ammonoosuc Valley Railroad Co....	Authorized to buy White Mountains Railroad, which the owners of are authorized to sell.
July 14, 1855.	Sugar River Railroad.....	Henniker to Claremont.
July 14, 1855.	Concord and Portsmouth Railroad...	Successors of Portsmouth and Concord Railroad.
July 12, 1856.	Contoocook River Railroad	Successors of Contoocook Valley Railroad.
June 26, 1858.	Manchester and North Weare R. R. .	Successors to rights, franchises, and corporate property of New Hampshire Central R. R. Co.
July 1, 1862.	Dover and Winnepesaukee Railroad	Successors of Cocheco Railroad Company.
July 1, 1863.	Suncook Valley Railroad.....	Pittsfield village to Pembroke or Allenstown.
July 1, 1863.	Suncook Valley Railroad.....	Pittsfield to a point on Concord and Portsmouth Railroad, at or near Suncook in Allenstown or Pembroke.
July 1, 1863.	Suncook Valley Railroad.....	At or near Hooksett.
June 22, 1864.	Manchester and Keene Railroad....	Manchester or Goffstown to Keene.
July 16, 1864.	Coos Railroad	Littleton to Northumberland.
July 16, 1864.	Manchester Horse Railroad.....	Piscataquog village to Amoskeag village; may use horse or any other power.
June 30, 1865.	Center Harbor and Conway Horse Railroad Company.....	Steamboat landing in Center Harbor to Conway.
June 30, 1865.	Portsmouth, Great Falls, and Conway Railroad.....	Successors of Great Falls and Conway Railroad.
July 7, 1866.	Peterborough Railroad.....	Peterborough center village to Wilton or Mason.
July 7, 1866.	Sugar River Railroad	Successors of Concord and Claremont and of Merrimack and Connecticut River Railroad, so far as related to railroad from Concord to Bradford.

Date of Charter.	Name of Corporation.	Line of Road.
July 7, 1866.	Portsmouth and Dover Railroad.....	Portsmouth to Dover.
July 5, 1867.	Nashua and Rochester Railroad.....	Union of Nashua and Epping Railroad Company, with Portland and Rochester Railroad Company.
July 6, 1867.	Portland, White Mountains and Ogdensburg Railroad.....	East line of State in Carroll County to west line in Monroe, Littleton, Dalton, or Lancaster.
June 24, 1868.	Piscataquog River Railroad.....	Manchester and North Weare, old Piscataquog River R. R. (Jan. 3, 1849), revived and extended.
July 1, 1868.	The Wolfeborough Railroad.....	Wakefield to Wolfeborough.
June 30, 1868.	The West Amesbury Branch R. R....	Newton to Boston and Maine Railroad in New Hampshire or to Haverhill, Mass.
July 1, 1868.	The Exeter Railway.....	Epping to Hampton, South Hampton or Hampton Falls.
July 3, 1868.	The Franklin and Portland Railroad.	New Durham to Franklin.
July 3, 1868.	The New Hampshire Central R. R....	Freedom or Eppingham to Danbury.
July 3, 1868.	The Mont Vernon R. R. Corporation.	Amherst to Mont Vernon, New Boston or Fracestown.
July 7, 1869.	Branch Railroad.....	Lower terminus of Mount Washington R. R., to White Mountains R.R.
July 6, 1869.	Concord and Rochester Railroad.....	East Concord to Rochester.
July 7, 1869.	The Peterboro' and Hillsboro' R. R..	Peterboro' to Hillsboro' Bridge.
July 7, 1869.	Portland and Ogdensburg R. R. Co...	Conway through the Notch to St. Johnsbury or Dalton.
June 27, 1870.	Blackwater River Railroad.....	Concord to Andover.
June 29, 1870.	Windsor and Forest Line Railroad...	Cornish to Greenfield.
July 2, 1870.	Exeter Horse Railroad.....	
July 5, 1871.	Manchester and Ashburnham R. R..	Manchester to State line near Windchendon.
July 5, 1871.	Littleton and Franconia R. R. Co....	Littleton to Franconia.
July 5, 1871.	Meredith and Conway Railroad.....	Revival of Conway and Meredith R. R. Company, chartered July 21, '47.
July 5, 1871.	Nashua Horse Railroad.....	
June 26, 1872.	Rye Beach Railroad.....	Rye Beach to Portsmouth.
June 27, 1872.	Nashua, Acton, and Boston R.R. Co..	State line to Nashua.
July 3, 1872.	Claremont and White River Junction Railroad.....	Claremont to Lebanon.
July 4, 1872.	Iron Mountain Railroad.....	Bartlett to Conway.
July 3, 1873.	Portsmouth and Marginal Railroad..	Railroad tracks in Portsmouth to Piscataqua River in Portsmouth or Newcastle.
July 7, 1874.	Nashua and Plaistow Railroad.....	Plaistow or Atkinson to Nashua.
July 7, 1874.	Spicket River Railroad.....	Salem to Derry.
July 7, 1874.	Lowell and Windham Railroad.....	Any point between Pelham and Dra-cut to Windham.
July 9, 1874.	Pemigewasset Valley Railroad.....	Plymouth to source of Mad River (permission to use narrow-gauge).
July 9, 1874.	Swift River Railroad.....	Conway up valley of Swift River to its source.
July 2, 1875.	Sawyer River Railroad.....	Hart's Location to head waters of Sawyer River.
June 26, 1877.	Farmington and Rochester Railroad.	Farmington to Rochester.
July 14, 1877.	Manchester and Fitchburg Railroad..	Manchester to Brookline, Mason, New Ipswich or Rindge.
June 26, 1878.	Concord Horse Railroad.....	Main street to Fisherville.
July 11, 1878.	Profile and Franconia Notch R. R....	Bethlehem to Profile House.
July 11, 1878.	Whitefield and Jefferson Railroad....	Dalton or Whitefield to Randolph, and branch to Kilkenny and Berlin.
July 18, 1878.	New Zealand River Railroad.....	Town of Carroll to head waters of New Zealand River.

APPENDIX B.

Table showing the mileage, gross and net earnings, freight and passenger earnings, and dividends of the railroads of the United States for five years, 1873-1877, arranged by geographical divisions.

	1877.	1876.	1875.	1874.	1873.
NEW ENGLAND.					
Miles of railroad.....	6,039	5,783	5,732	5,617	5,303
Earnings from passengers.	\$20,065,709	\$20,516,215	\$21,776,893	\$22,111,787	\$22,358,645
“ “ freight, etc.	24,524,756	25,244,778	26,552,029	27,952,987	29,310,043
“ “ all sources.	44,590,465	45,760,993	48,328,922	50,064,774	51,676,688
Net earnings.....	13,735,746	15,379,072	15,324,654	16,713,183	15,061,777
Dividends.....	6,977,726	7,607,973	8,788,040	8,511,971	9,004,488
MIDDLE STATES.					
Miles of railroad.....	13,607	13,647	13,173	12,874	12,441
Earnings from passengers.	\$39,255,780	\$47,483,865	\$40,772,967	\$41,699,871	\$42,355,230
“ “ freight, etc.	116,687,341	130,129,542	134,904,451	144,798,567	151,697,072
“ “ all sources.	155,943,121	177,613,407	175,677,418	186,498,438	194,052,302
Net earnings.....	61,033,089	69,382,517	65,609,418	90,188,972	69,280,585
Dividends.....	24,890,480	33,690,111	39,357,196	37,600,154	36,531,343
SOUTHERN STATES.					
Miles of railroad.....	11,272	13,948	13,522	13,505	13,908
Earnings from passengers.	\$9,953,090	\$11,877,901	\$13,864,915	\$14,131,291	\$15,310,989
“ “ freight, etc.	29,859,268	38,865,747	36,534,312	38,127,950	38,385,420
“ “ all sources.	39,812,358	50,743,648	50,399,227	52,259,241	53,696,409
Net earnings.....	12,664,346	17,119,031	16,741,060	17,269,332	18,133,349
Dividends.....	2,740,793	1,860,351	1,496,906	1,068,455	901,396
WESTERN AND SOUTH-WEST- ERN STATES.					
Miles of railroad.....	39,136	36,753	36,058	35,639	32,973
Earnings from passengers.	\$44,437,039	\$43,362,211	\$54,993,084	\$56,783,466	\$51,620,779
“ “ freight, etc.	148,767,477	142,880,621	151,224,570	158,086,011	160,097,002
“ “ all sources.	193,204,516	186,242,832	206,217,654	214,869,477	211,717,781
Net earnings.....	66,085,243	63,912,968	75,604,104	75,546,695	72,464,212
Dividends.....	14,556,462	17,394,532	19,230,511	16,605,832	19,055,247
PACIFIC STATES.					
Miles of railroad.....	1,896	1,126	1,023	417	390
Earnings from passengers.	\$2,353,079	\$1,727,911	\$1,843,207	\$1,223,248	\$1,175,193
“ “ freight, etc.	5,466,845	4,136,405	3,737,239	1,316,124	1,237,603
“ “ all sources.	7,766,922	5,864,316	5,580,446	2,539,372	2,412,796
Net earnings.....	2,655,137	2,331,325	2,687,069	1,395,790	1,263,097
Dividends.....	240,099	187,701	.....	.....	.....
PACIFIC RAILROADS.					
Miles of railroad.....	2,251	2,251	2,251	2,251	2,251
Earnings from passengers.	\$9,163,627	\$10,216,424	\$10,243,956	\$9,002,276	\$8,641,013
“ “ freight, etc.	23,006,455	20,817,379	18,770,892	15,792,318	15,568,931
“ “ all sources.	32,170,082	31,033,803	29,014,848	24,794,594	24,209,944
Net earnings.....	15,053,582	17,033,517	16,614,855	14,374,742	13,648,195
Dividends.....	7,281,640	7,299,000	7,632,250	3,256,530	1,628,265

The summary of earnings, expenses, etc., given in the foregoing table, shows that the decrease of business

has extended over all parts of the country, and to what extent. The reduction in the rates of transportation, noted in 1876, has continued through 1877, as an examination of the statements of all the leading railroads throughout the country will show.

Statement showing the number of miles of railroad constructed each year in the United States, from 1830 to the close of 1877 inclusive.

Year.	Miles in Operation.	Annual Increase of Mileage.	Year.	Miles in Operation.	Annual Increase of Mileage.	Year.	Miles in Operation.	Annual Increase of Mileage.
1830	22	....	1846	4,930	297	1862	32,120	834
1831	95	72	1847	5,598	668	1863	33,170	1,050
1832	229	134	1848	5,996	398	1864	33,908	738
1833	380	151	1849	7,365	1,369	1865	35,085	1,177
1834	633	253	1850	9,021	1,656	1866	36,801	1,716
1835	1,098	465	1851	10,982	1,961	1867	39,250	2,449
1836	1,273	175	1852	12,908	1,926	1868	42,229	2,979
1837	1,497	224	1853	15,360	2,452	1869	46,844	4,615
1838	1,913	416	1854	16,720	1,360	1870	52,914	6,070
1839	2,302	389	1855	18,374	1,654	1871	60,522	7,608
1840	2,818	516	1856	22,016	3,647	1872	66,242	5,720
1841	3,535	717	1857	24,503	2,487	1873	70,311	4,069
1842	4,026	491	1858	26,968	2,465	1874	72,616	2,305
1843	4,185	159	1859	28,789	1,821	1875	74,374	1,758
1844	4,377	192	1860	30,635	1,846	1876	77,031	2,657
1845	4,633	256	1861	31,286	651	1877	79,208	2,177

Statement of miles of railroads in each New England State, and in the United States, December 31, 1877-1867.

	1877.	1876.	1875.	1874.	1873.	1872.	1871.	1870.	1869.	1868.	1867.
Maine.....	997	997	980	957	905	871	871	786	580	560	521
New Hampshire....	964	940	934	918	877	810	790	736	702	667	667
Vermont.....	872	810	810	778	721	710	675	614	614	605	587
Massachusetts.....	1,863	1,837	1,817	1,786	1,755	1,658	1,606	1,480	1,480	1,425	1,401
Rhode Island.....	204	189	179	173	159	136	136	136	125	125	125
Connecticut.....	922	918	918	897	897	868	820	742	692	637	637
New England.....	5,822	5,691	5,638	5,509	5,314	5,053	4,898	4,494	4,293	4,019	3,938
United States.....	79,208	77,031	74,374	72,616	70,311	66,242	60,522	52,914	46,844	42,229	39,250

APPENDIX C.

Mileage of railroads completed and in operation within the limits of the State of New Hampshire.

No.	MILES.
1. Ashuelot Railroad — Keene to Ashuelot.....	23.00
2. Atlantic and St. Lawrence Railroad (Grand Trunk Railway Company, Lessee) — Shelburne, Vt., to North Stratford.....	52.00
3. Boston, Concord, and Montreal Railroad — Concord to Wells River.....	93.26
White Mountains Railroad — Wells River to Littleton.....	20.92
The White Mountains Extension — Littleton to Groveton Junction.....	31.99
Wing Road — Groveton Junction to base of mountain.....	20.39
	———— 166.56
4. Boston and Maine Railroad — State line, Mass., to State line, Me.	34.75
5. Cheshire Railroad — State line, Mass., to State line, Vt.	42.81
6. Concord Railroad — Concord to Nashua.....	35.00
7. Concord and Claremont Railroad — Concord to Claremont.	56.00
Branch — Contoocook to Hillsborough Bridge.....	15.00
	———— 71.00
8. Concord and Portsmouth Railroad — Portsmouth to Rochester.....	40.50
9. Dover and Winnepesaukee Railroad — Dover to Alton Bay.....	29.00
10. Eastern Railroad — Seabrook to Portsmouth.....	16.55
11. Fitchburg Railroad — State line, Mass., to Greenville.....	9.37
12. Manchester and Lawrence Railroad — Manchester to State line.....	22.39
13. Manchester and North Weare Railroad — Manchester to North Weare.....	19.00
14. Monadnock Railroad — State line, Mass., to Peterborough.....	13.76
15. Mt. Washington Railway — base of mountain to summit.....	3.00
16. Nashua, Acton, and Boston Railroad — Nashua to State line.....	4.75
17. Nashua and Lowell Railroad — Nashua to State line, Mass.....	5.25
18. Nashua and Rochester Railroad — Nashua to Rochester.....	48.81
19. Northern Railroad — Concord to West Lebanon.....	69.59
Branch — Franklin to Bristol.....	13.41
	———— 82.91
20. Peterborough Railroad — Wilton to Greenfield.....	10.50
21. Portland and Ogdensburg Railroad — State line, Me., to State line, Vt.....	42.00
22. Portland and Rochester Railroad — State line, Me., to Rochester.....	3.00
23. Portsmouth, Great Falls, and Conway Railroad — Portsmouth to Conway.....	71.37
24. Portsmouth and Dover Railroad — Portsmouth to Dover.....	10.88
25. Sullivan County Railroad — Windsor, Vt., to Bellows Falls, Vt.....	25.50
26. Suncook Valley Railroad — Suncook to Pittsfield.....	18.00
27. West Amesbury Branch Railroad — State line, Mass., to Newton.....	2.25
28. Wilton Railroad — Nashua to Wilton.....	15.50
29. Wolfeborough Railroad — Wakefield to Wolfeborough.....	12.00
30. Worcester and Nashua Railroad — State line to Nashua.....	6.63
31. Manchester and North Weare Railroad — Manchester to North Weare.....	19.00
32. The Peterborough and Hillsborough Railroad — Peterborough to Hillsborough Bridge.....	19.50
33. Manchester and Keene Railroad — Greenfield to Keene.....	29.55
34. Profile and Franconia Notch Railroad — Franconia to Profile House.....	10.00
35. Whitefield and Jefferson Railroad — Whitefield to Jefferson.....	10.00
Total mileage completed within the limits of the State.....	1,005.09

APPENDIX D.

Names and residences of Railroad Commissioners, commencement of term, and length of service, from the establishment of the board of commissioners in 1844 to 1879, inclusive.

NAMES.	Residences.	Date of ap- pointment.	Length of ser- vice in years.	Remarks.
Charles J. Fox.....	Nashville.....	1844	1	The records in relation to the appointments during this period, in the office of the secretary of state, are imperfect, and some of these names and dates are derived from the annual registers. The dates may be slightly incorrect in one or two cases, but they are believed to be correct.
Edmund Elliot.....	Exeter.....	1844	1	
Harry Huntoon.....	Unity.....	1845	1	
Titus Brown.....	Fracesttown.....	1845	4	
Elijah Currier.....	Newton.....	1845	5	The special commissioners appointed in connection with each road built, or the construction of which was begun, prior to the act of December 25, 1844, are not embraced in this list; nor are those commissioners included who have either before or since the passage of that act been appointed under the provisions of acts providing for the consolidation of railroads of this and adjoining States.
Samuel Garfield.....	Langdon.....	1846	3	
James W. Weeks.....	Lancaster.....	1849	5	
Asa P. Cate.....	Northfield.....	1849	6	
Stephen W. Dearborn.....	Exeter.....	1851	6	The special commissioners appointed in connection with each road built, or the construction of which was begun, prior to the act of December 25, 1844, are not embraced in this list; nor are those commissioners included who have either before or since the passage of that act been appointed under the provisions of acts providing for the consolidation of railroads of this and adjoining States.
Benjamin H. Plaisted.....	Jefferson.....	1854	2	
Francis H. Lyford.....	Manchester.....	1855	3	
Greenleaf Cummings.....	Lisbon.....	1856	3	
Jeremy O. Nute.....	Farmington.....	1857	3	The special commissioners appointed in connection with each road built, or the construction of which was begun, prior to the act of December 25, 1844, are not embraced in this list; nor are those commissioners included who have either before or since the passage of that act been appointed under the provisions of acts providing for the consolidation of railroads of this and adjoining States.
Archibald H. Dunlap.....	Nashua.....	1858	3	
Merrill C. Forrest.....	Berlin.....	1859	3	
Jeremiah C. Tilton.....	Sanbornton.....	1861	3	
Jonathan T. P. Hunt.....	Manchester.....	1861	3	The special commissioners appointed in connection with each road built, or the construction of which was begun, prior to the act of December 25, 1844, are not embraced in this list; nor are those commissioners included who have either before or since the passage of that act been appointed under the provisions of acts providing for the consolidation of railroads of this and adjoining States.
Dixi Crosby.....	Hanover.....	1862	3	
David H. Buffum.....	Somersworth.....	1863	3	
Person C. Cheney.....	Peterborough.....	1864	3	
Milan W. Harris.....	Dublin.....	1865	3	The special commissioners appointed in connection with each road built, or the construction of which was begun, prior to the act of December 25, 1844, are not embraced in this list; nor are those commissioners included who have either before or since the passage of that act been appointed under the provisions of acts providing for the consolidation of railroads of this and adjoining States.
George D. Savage.....	Alton.....	1866	3	
Jesse Gault.....	Hooksett.....	1867	3	
James W. Johnson.....	Enfield.....	1868	2	
Samuel D. Quarles.....	Ossipee.....	1869	3	The special commissioners appointed in connection with each road built, or the construction of which was begun, prior to the act of December 25, 1844, are not embraced in this list; nor are those commissioners included who have either before or since the passage of that act been appointed under the provisions of acts providing for the consolidation of railroads of this and adjoining States.
Charles P. Gage.....	Nashua.....	1870	3	
D. W. Buckminster*.....	Keene.....	1870	1	
David Gilchrist.....	Franklin.....	1871	3	
Albert S. Twitchell.....	Gorham.....	1872	3	The special commissioners appointed in connection with each road built, or the construction of which was begun, prior to the act of December 25, 1844, are not embraced in this list; nor are those commissioners included who have either before or since the passage of that act been appointed under the provisions of acts providing for the consolidation of railroads of this and adjoining States.
Edward P. Hodsdon.....	Dover.....	1873	3	
Alvah W. Sulloway.....	Franklin.....	1874	3	
Charles H. Powers.....	Jaffrey.....	1875	3	
William A. Peirce.....	Portsmouth.....	1876	3	The special commissioners appointed in connection with each road built, or the construction of which was begun, prior to the act of December 25, 1844, are not embraced in this list; nor are those commissioners included who have either before or since the passage of that act been appointed under the provisions of acts providing for the consolidation of railroads of this and adjoining States.
Granville P. Conn.....	Concord.....	1877		
David E. Willard.....	Orford.....	1878		
James E. French.....	Moultonborough.....	1879		

* In place of J. W. Johnson resigned.

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REPORT
OF THE
FISH COMMISSIONERS
OF
NEW HAMPSHIRE,
JUNE SESSION, 1879.

MANCHESTER:
JOHN B. CLARKE, STATE PRINTER.
1879.

REPORT.

To His Excellency the Governor, and the Honorable Council:—

Your commissioners have again the pleasure of presenting to you, and through you to the people of the State, their annual report, stating what they have done, and what, so far as has yet been observed, the results have been.

They have met with some disappointments, inevitable and unforeseen, owing to want of experience ; but that want is common to everybody engaged in fish-culture, as yet, and is one which time only can overcome ; but the general results of their labors have been eminently satisfactory.

A new fishway has been built at Amoskeag Falls, of which the plan is shown in this report, and which is believed by the commissioners to be the best one ever constructed. The design was prepared under the direction of Hon. E. A. Straw, agent of the Amoskeag Company, and covers much more ground than the plan proposed in our last report, and affords a much easier passage to the fish who may desire to surmount it ; the length of passage to be traversed being over one hundred and forty feet, while the fall is seven feet, thus giving an ascent of only one foot in twenty.

The outer wall, next the river, is built of solid granite ashlar masonry, five feet in thickness, and will defy any freshet ; while for two-thirds of the way the dividing partitions are bolted to the solid ledge at the bottom.

The mouth, or entrance to the fishway, is directly in the angle formed by the curve of the dam against its west abutment, and the head opens into the western canal eighty feet below the

guard-gates. Salmon are known to have passed up it since it was finished, though none have been actually seen in it ; but a variety of small fish have been seen at different times in all parts of the buckets.

An error in regard to the building of this fishway appears in the Massachusetts report, which should be corrected, and which arises from a letter written by Mr. Powers, who did not understand the facts, in which he speaks of the " delay in building the fishway," when in fact there was no delay which was not necessary and unavoidable.

The old fishway was kept open till the 7th of July, when it became absolutely necessary to tear it out to complete the mouth of the new one, which emptied into the river at the same spot occupied by the old one.

A good deal of old masonry had to be removed, and some blasting done, and the new stone-work to be laid ; but the new way was opened on the 27th of July, after a delay of just three weeks, during which time no salmon were seen at Lawrence, as will be seen by the report of the warden at Lawrence, which we copy from the report of the Massachusetts commissioners.

During this three weeks several salmon were seen at the foot of the falls below the gate-house, but the water was extremely low at the time, and we do not think that any attempted to go up. With the August rains, which soon followed, these salmon disappeared, and Mr. Powers soon after saw them at Plymouth.

An earlier run had gone up in June, and one was seen all day on Sunday, July 7, in the old Amoskeag canal, while the water was drawn down to enable the masons to tear out the old " Foster " fishway, up which he had undoubtedly gone but a short time before the gates were closed. This fish appeared to be about two and one-half feet long, and was seen, not only by myself, but by all the workmen employed during the day.

More salmon were seen during the summer, at Amoskeag Falls, than were noted in the fishway at Lawrence ; and a pair of very large ones, estimated by Mr. Kidder at sixteen or seventeen pounds each, were seen about September 1, and a similar pair were seen by Mr. Powers, jumping the falls above the hatching-house, September 15.

Extract from Massachusetts Report.

" LAWRENCE.

" As the fishway here surmounts a dam twenty-eight feet high, and is, withal, one of the most difficult passes known, it has been thought best to keep a careful record of what has been seen passing over it.

" Below will be found Mr. Holmes's report of two inspections each day : —

Report of Fish seen in Lawrence Fishway, 1878.

- April 22. Fish first seen this year, a few suckers and silver eel.
 23. A few suckers and chubs, one alewife.
 24. A few alewives, suckers, and chubs.
 25. A few alewives, suckers, and chubs.
 26. A few alewives, suckers, and chubs.
 27. A few suckers and chubs.
 28. A few chubs.
 29 to May 3. Freshet in the river ; fishway two-thirds under water ; did not draw it off.
- May 4. A few suckers, and two small silver eels.
 5. A few alewives, suckers, and lamper-eels.
 6. A few alewives, suckers, chubs, and lamper-eels.
 7. A few alewives, suckers, and lamper-eels, one brook trout.
 8. A few lamper-eels and suckers.
 9. A few suckers.
 10. A few alewives and suckers.
 11. A few alewives and suckers.
 12. One large black bass, a few alewives and suckers, two lamper-eels, and one silver eel.
 13. A few alewives, suckers, and lamper-eels, one silver eel.
 14. A few alewives, suckers, and chubs.
 15. A few alewives, suckers, and chubs.
 16. A few alewives, suckers, and chubs.
 17. A few suckers and chubs.
 18. A few suckers and chubs.
 19. A few suckers and chubs.

- May 20. A few alewives.
 21. A few alewives.
 22. Did not see any fish.
 23. A few alewives.
 24. A few alewives.
 25. One hundred alewives, a few suckers, chubs, and lamper-eels.
 26. A few alewives, chubs, and lamper-eels.
 27. A few alewives, chubs, and suckers, one lamper-eel.
 28. Alewives and suckers, run large ; a few chubs and lamper-eels, and one black bass.
 29. *One shad*, a few black bass, alewives, lamper-eels, and suckers ; run excessively large ; never saw so many fish in fishway before.
 30. Alewives, lamper-eels, and suckers, run excessively large ; *one shad*, one trout, a few chubs, and red-fin shiners.
 31. Alewives, lamper-eels, suckers, run excessively large ; *one shad*, a few chubs, and black bass.
- June 1. Alewives, lamper-eels, and suckers, run excessively large ; a few chubs, black bass, and red-fin shiners.
 2. Lamper-eels and alewives, run large ; a few suckers, chubs, red-fin shiners, and small silver eels.
 3. Alewives and lamper-eels, run large ; a few red-fin shiners.
 4. Alewives, lamper-eels, chubs, and suckers, run large.
 5. Alewives, lamper-eels, chubs, and suckers, run large.
 6. Alewives, lamper-eels, chubs, and suckers, run moderate.
 7. Alewives, lamper-eels, chubs, and suckers, run moderate ; a few black bass.
 8. Alewives, lamper-eels, and suckers, run moderate.
 9. *Two salmon, eight to twelve pounds*, a few alewives.
 10. *Four salmon, twelve to fifteen pounds*.
 11. Alewives, lamper-eels, chubs, and suckers, run small.
 12. *One large shad*, alewives, lamper-eels, chubs, and suckers, run small.
 13. *One small shad*, alewives, lamper-eels, and suckers, run small ; a few small silver eels.

- June
14. A few alewives, lamper-eels, chubs, and suckers.
 15. A few alewives, lamper-eels, chubs, suckers, and silver eels, one black bass.
 16. A few alewives, lamper-eels, chubs, suckers, and silver eels.
 17. Two black bass, a few alewives, lamper-eels, and silver eels.
 18. *One salmon, eighteen pounds*, a few alewives, suckers, and chubs.
 19. *One salmon, twelve pounds*.
 20. A few alewives, suckers, chubs, and small silver eels.
 21. Three black bass, a few alewives, suckers, chubs, and silver eels.
 22. A few alewives, suckers, and chubs.
 23. A few alewives, suckers, chubs, silver eels, and lamper-eels.
 24. *Four salmon, ten to twelve pounds*, a few alewives, and silver eels.
 25. A few suckers, chubs, and small silver eels.
 26. A few suckers, chubs, and small silver eels.
 27. *One salmon, twelve pounds*, a few suckers, and silver eels.
 28. *One salmon, five pounds*, a few suckers, silver eels, and lamper-eels.
 29. A few chubs, suckers, and small silver eels.
 30. Chubs, suckers, and small silver eels.
- July
1. One black bass, a few chubs, and silver eels.
 2. Small silver eels, run large ; a few chubs.
 3. Silver eels, run heavy.
 4. Silver eels, run heavy, a few chubs, one alewife.
 5. Silver eels, run heavy, a few chubs.
 6. Silver eels, run heavy, a few chubs.
 7. Silver eels, run heavy, a few chubs. (Eels one inch to one and one-half feet long.)
 8. Silver eels, run heavy, a few chubs and suckers.
 9. Silver eels, run heavy, a few chubs.
 10. Silver eels, run heavy, a few chubs.
 11. Silver eels, run heavy, a few chubs.

- July 12. Silver eels, run heavy, a few chubs and suckers.
 13. Low water. Fishway closed.
 20. Let water into fishway. In the afternoon, found eels and horn-pouts in it.
 21. Silver eels, run heavy, a few chubs and horn-pouts. Fishway closed at six P. M., low water.
 25. Water let into fishway. In the afternoon a few silver eels and suckers in it.
 26. Silver eels, run heavy, a few suckers and chubs.
 27. One black bass, silver eels, run heavy.
 28. Silver eels, run moderate, a few chubs, suckers, and roach.
 29. Silver eels, run moderate, a few suckers.
 30. Silver eels, run moderate, a few chubs.
 31. Silver eels, and a few chubs and suckers.
- Aug. 1. Silver eels, and a few suckers.
 2. Silver eels.
 3. Silver eels, a few chubs, and suckers.
 4. Silver eels, and a few chubs and suckers.
 5. Silver eels, and a few suckers.
 6. Silver eels, and a few suckers.
 7. Silver eels, and a few chubs and suckers.
 8. Silver eels, and a few suckers.
 9. *One salmon, eight pounds*, silver eels, and a few chubs and suckers.
 10. Silver eels, chubs, and suckers.
 11. One black bass, silver eels, and suckers.
 12. *One salmon, six pounds*, silver eels, and a few suckers and chubs.
 13. *One salmon, six pounds*, silver eels, and a few suckers.
 14. Silver eels, and a few chubs and suckers.
 15. Silver eels, and a few chubs and suckers.
 16. Silver eels, and a few chubs, suckers, and shiners.
 17. Four black bass, silver eels, a few chubs, suckers, and horn-pouts.
 19. Silver eels, chubs, and suckers.
 20. Silver eels, chubs, and suckers.
 21. Two black bass, silver eels, and suckers.

- Aug. 22. One black bass, silver eels, and a few suckers.
 23. Silver eels, and a few suckers.
 24. Silver eels, and a few suckers.
 25. Five black bass, silver eels, and a few suckers.

“Nothing seen in the fishway from this time to September 9, but a few suckers and small silver eels ; water then shut out, as river was low ; water let into fishway October 17, and shut out again October 20 ; no fish in the fishway at that time ; water let in again October 24 ; nothing seen in fishway but a few suckers up to November 6, when water was shut out again.”

The disappointments to which I have alluded, were in securing the full-grown salmon at the hatchery, at Plymouth, for the purpose of obtaining spawn.

For the sake of convenience, and easy access to the storage ponds at the hatchery, we had placed our pounds across the river, close by the hatchery, where they crossed a shallow rapid. While the water was at a medium stage, in June and July, the pounds answered very well, and the male salmon, mentioned in Mr. Powers's report to Mr. Brackett, which is here inserted, were taken, safely ; but when the rains of August and September came, and the female salmon *came up*, our *nets went down*, and only three were taken, two of which were so badly injured by the swift current beating them against the poles of the traps, or pounds, that they did not long survive.

We shall find a new place this season for our pounds, and transport the fish to the storage ponds in a boat, with a proper fish-well prepared in it.

“PLYMOUTH, N. H., Nov. 15, 1878.

“E. A. BRACKETT, *Commissioner on Fisheries*.

“*Dear Sir*, — I took charge of the hatching-house and grounds at Livermore Falls on the 28th of March ; but, owing to the frost, was unable to do much until about the middle of April, when I commenced to increase the depth and area of the reception ponds.

“This was continued until the middle of June, when we stopped, preparatory to taking what few salmon might be ex-

pected up the river. It was considered important that the character of the water in the pond should be thoroughly tested this year. As you are aware, it has proved perfectly successful. The salmon were very healthy all through the season, and when turned out in November were in good condition, probably better than those which remained in the river. Some that were somewhat injured in taking them, and upon which fungus appeared, soon cleansed themselves of it, and became bright as they were when first caught.

"Some further excavating of the pond may be required next spring, when, I trust, the pond will be sufficiently large and deep to sustain all the fish we may take for some years to come. A portion of the banks has been graded and grassed, but not enough yet to prevent the water being roiled by heavy showers, which makes it difficult to watch the fish during spawning time. This can be improved in the spring; and, by filling in gravel near the mouth of the flow-pipe, would probably attract the fish to this point, where the water is clear.

"We have enclosed the works by a picket-fence six feet high and one thousand feet long. Inside of this has been constructed a small tool and guard house.

"The tanks have been completed, and are now tight; have a capacity for 600,000 salmon eggs, and, with a little expense, could be made to carry double that number. Owing to the sudden rise of water which takes place with almost every summer shower, it is necessary that some change should be made in our arrangements for taking fish.

"On the eighth of October last I received from Professor Baird, United States Commissioner, 367,500 California salmon eggs, shipped from McCloud River, California, which are nearly all hatched, with a loss of not more than ten per cent, including all losses from time of shipment to date.

"Owing to the delay in building the Manchester fishway, the heavy rise in the river after it was completed, and the non-planting of young salmon in 1874, I have not been very successful in taking salmon. The first was taken the twenty-second of June, and the last October 23, — eleven in all, weighing from seven and one-half to fifteen pounds, — eight males and three females.

Ten were taken in the night, between the hours of eight P. M. and six A. M.; and one, on the twentieth of October, about mid-day.

"The California salmon-fry turned into the river in 1878 were very numerous up to the last of July, and had grown to the length of about three inches. On the twentieth of June they were so plenty as to be seen in numbers in any locality near the hatching-house.

"Atlantic salmon, seven inches long, of the planting of 1876, were so plentiful up to about the middle of August, that it was impossible to fish without frequently hooking them. Mr. R. R. Holmes actually hooked three at one cast, and remarked that the river was alive with them. In August they began to disappear, and at this date very few are seen. On the sixth of November I dipped up a small Atlantic salmon, about three inches long, at the outlet of the hatching-house brook, which must have resulted from last year's run of salmon in this river, as there has been no plant since 1876, which, as before stated, have grown to the length of seven inches.

"With the exception of the improvements suggested above, — all of which can be completed next spring before the fish come up, — I see no reason why the works should not be in complete working order.

"Yours truly,

"A. H. POWERS, *Superintendent.*"

Mr. Powers's letter to Mr. Brackett, given above, for the Massachusetts report, — as the hatching-house is the joint property of the two States, and the expenses of carrying it on are divided between New Hampshire and Massachusetts, — gives a statement of affairs at that place up to November 15, 1878.

Since that time the California salmon have all been safely hatched, and 330,000 of them placed in the Pemigewasset River and other tributaries of the Merrimack, — the State of Massachusetts assuming the payment of one-half the charges on the eggs ordered by New Hampshire.

Thirty thousand brook trout have been hatched from spawn taken from the stock of breeders, owned by Mr. Tomkinson,

and these have been distributed partially in the neighborhood of Plymouth, and partially in that of Manchester.

Next year we hope to be able to supply a much larger number to other parts of the State ; but we shall not deliver them in any quarters where we have not positive assurance of their protection until they reach a proper age, by duly appointed fish-wardens, or by votes of the towns, also, protecting them for a suitable time.

We have now in the hatching-house 118,000 land-locked salmon, which are just hatching out ; 88,000 of these are the result of our subscription of \$200.00 to the Grand Lake Stream enterprise, and 30,000 were kindly presented to the State of New Hampshire by Professor Spencer F. Baird, United States Fish Commissioner.

These are in perfect health so far, and will be ready to distribute in May and June to proper waters. We propose to place some of them in Winnepesaukee, Squam, Newfound, Sunapee, and Madison lakes, and the remainder in well-known trout waters.

Those which have been previously distributed have been heard from in several places, and appear to be doing well ; but they have been planted in very small lots, and the much larger quantity we have secured for this year will enable us to test the question of their fitness to our waters in a much more satisfactory manner. From what we have seen we have no doubts as to the result, and hope to be able to continue our subscription for this purpose during our continuance in office.

We have also in the hatching-house, in good order, ten thousand eggs of the celebrated Rangely trout, which we shall distribute in May or June, and twenty thousand of the blue-backed or "*Salmo Oquassa*," or, as the professors now call it, "*Salvelinus Oquassa*."

The operations at the hatching-house have been a perfect and complete success, and we have not met with a loss of over five per cent on all the eggs which we have received.

The distribution of fish since the date of our last report has been as follows, by Mr. Hayes : —

April 20, 1878, 5,000 land-locked salmon to Silver Lake, Madison.

April 29, 1878, 5,000 land-locked salmon to Merry-meeting Pond, New Durham.

May 4, 1878, 2,000 blue-backed trout to Cook's Pond, Brookfield.

May 4, 1878, 2,000 blue-backed trout to Lovewell's Pond, Wakefield.

August 1, 1878, 22 black bass to Round Pond, Rochester.

August 22, 1878, 50 white perch to Tri-Echo Lake, Milton.

August 26, 1878, 44 black bass to Loon Pond, Gilmanton.

August 28, 1878, 45 black bass to Lougee Pond, Gilmanton.

September 26, 1878, 30 black bass to Little and Great Ponds, Kingston.

September 28, 1878, 25 black bass to Angley Pond, Hampstead.

September 28, 1878, 25 black bass to Phillips Pond, Sandown.

March 14, 1879, 5,000 California salmon to Newichewanock Lake, Wakefield.

March 14, 1879, 5,000 California salmon to Lovewell's Pond, Wakefield.

March 14, 1879, 5,000 California salmon to Cook's Pond, Brookfield.

March 14, 1879, 5,000 California salmon to Jones's River and Tri-Echo Lake, Milton.

March 15, 1879, 10,000 California salmon to Smith's Pond, Wolfeborough.

Distributed by Mr. Powers:—

April 26, 1878, 6,000 land-locked salmon to Sunapee Lake.

April 27, 1878, 4,000 land-locked salmon to Star Pond, Springfield.

April 26, 1878, 3,000 blue-backed trout to Sunapee Lake.

July 5, 1878, 37 black bass to South Pond, Fitzwilliam.

July 9, 1878, 19 black bass to Fellows Pond, Piermont.

July 9, 1878, 31 black bass to Tarleton Large Pond, Piermont.

January and February, 1879, 330,000 California salmon in the tributaries of the Merrimack River.

The remainder of Mr. Powers's time has been fully occupied by the superintendence of the hatchery, to which position the

commissioners of New Hampshire and Massachusetts have unanimously re-elected him for the ensuing year.

The writer of this report has not been able to attend to fish distribution himself, but has procured 10,000 trout from the hatchery, which he has had placed in brooks in the neighborhood of Manchester; and has also superintended the building of the fishway at Manchester, and of two at Nashua, which have been built by the Nashua and Jackson Manufacturing Companies on the Nashua River, after the plan of the one at Lawrence. He has also attended to the correspondence and general business of the commission, which has, the past year, been quite extensive.

The experience of the past year has fully warranted the continuance of a board of commissioners, as it would have been impossible for any single commissioner to have accomplished all that the present board has done, except by the hiring of numerous assistants, at considerable extra expense, and without the certainty that the work was properly done.

We have worked in perfect harmony with our colleagues of the Massachusetts Board, and our neighbors in Maine, to one of whom, Mr. Henry O. Stanley, of Dixfield, we are indebted for the Rangely and blue-backed trout already referred to.

At a meeting of the boards of commissioners of the several New England States, held in Boston on the 26th of February, 1879, it was voted to request the legislatures of their several States to extend the time during which the capture of salmon in their waters is *entirely prohibited*, until the first of July, 1882, or for five years from the time of the re-appearance of full-grown salmon in said waters.

The State of Connecticut has already passed such a law, extending the time of prohibition until 1883; and we respectfully ask of the legislature of New Hampshire the passage of an act, extending the prohibition, as recommended by the commissioners, to July, 1882.

With this extension of the time during which fishing for salmon is absolutely prohibited, and such proper laws as may hereafter seem necessary, limiting the time during each year in which they may be taken, as well as the manner, and absolutely

forbidding traps, pounds, or stake-nets, we have no doubt that salmon will again become regular summer visitors to all our rivers.

We are now watching anxiously for their appearance this year, in which, according to our calculations, should be included the biennial return of the plant of 1873, which made its first appearance in 1877; and also the first return of the plant of 1875.

Should these two classes of fish appear, as expected, it will then be quite certainly established, that the Atlantic salmon remain two years in fresh water after spawning, attaining a size of from six to ten inches in length, and then go down to the ocean, returning in the summer of the fourth year, weighing, then, from six to eight pounds.

We have, as yet, no records in this country of their appearance in the "grilse" stage, of from three to four pounds in weight, as is noticed in the salmon rivers of Great Britain, and which would seem to correspond with the third year of their existence; but they may yet be discovered in that stage. It is a great fact to have discovered, so far, that, by artificial planting, they may be made to return at all.

The habits of the California salmon remain to be yet ascertained. Mr. Powers thinks they went down to salt water last year, when one year old. Observation this summer will probably determine this question.

We have attempted, in vain, for two years, to procure spawn of the California mountain trout, which grows to a much larger size in the Sacramento and McCloud rivers than the common brook trout, but have not, as yet, been successful, though the eggs have been promised us both years, since freshets in the California rivers, at the spawning season, have rendered the collection of the spawners impossible. We have also tried to procure the spawn of the Michigan grayling, with equal want of success, but do not yet despair of accomplishing both objects another season.

The reports received from the fish commissions of other States show an unvarying record of success in fish-culture, and we shall not attempt any detailed quotations in this report.

New Jersey reports a number of salmon taken last year, in

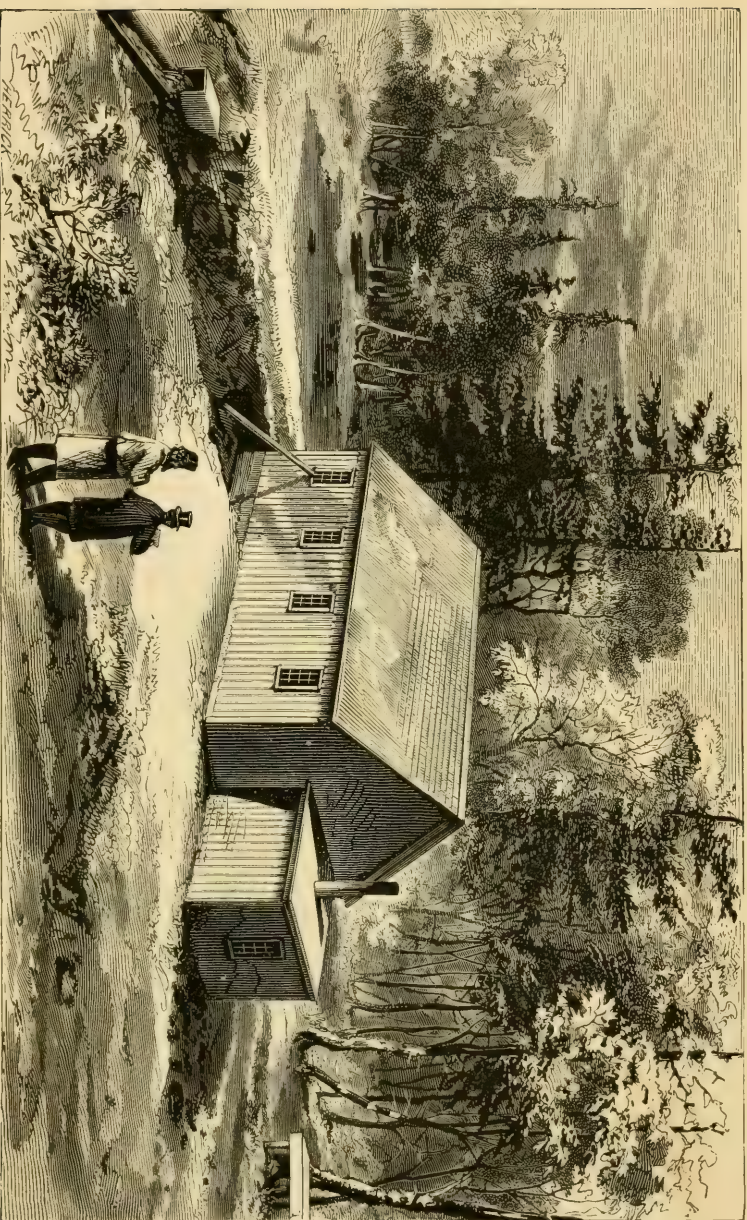
the Delaware. Virginia is hard at work, planting both salmon and shad. West Virginia is introducing both salmon and land-locked salmon, and taking care of her native brook trout. Minnesota is introducing the same fish, as well as planting white fish over the State; Wisconsin the same; and Michigan is doing an enormous amount of work with white fish, besides planting California salmon, lake trout, and brook trout. Almost every State in the Union has now a board of fish commissioners at work. So far, we feel that we have no reason to be ashamed of our own State, either in the work which has been done, the economy with which it has been carried on, or the results obtained.

Your commissioners have asked for a liberal appropriation, which the State has generously given them, and they have carefully kept their expenditures within their limits. They hope soon to be able to reduce their expenditures; though it may be necessary to enlarge the hatchery, so as to accommodate one million salmon and trout eggs annually.

There is a very strong feeling in many parts of the State, that our labors had better be confined to increasing our stock of native fish, and restoring those once common to our waters, rather than to introduce new varieties of "scaly foreigners," who may do more harm than good. Black bass have only been partially a success, and, from their rapid spread in the Merrimack and Connecticut rivers, may prove to be very detrimental to our efforts to restock those rivers with salmon and shad. A balance-sheet of our expenditures concludes this report, with the list of fish commissioners of different states, corrected as carefully as possible, for which we are indebted to the editors of *Forest and Stream*; and also the address before the State Fish and Game League, delivered at Manchester, April 1, 1879, by Col. Theodore Lyman, chairman of the Massachusetts Board of Fish Commissioners; and the gazetteer of our lakes and waters, and their size, character, and inhabitants, which by repeated efforts we have succeeded in making reasonably complete.

The hatchery is in perfect order, and will contain young fish, not yet distributed, of various kinds, until some time in June, when it will be emptied for the summer.

We however propose to extend the capacity of the hatching-



EXTERIOR VIEW OF STATE HATCHING-HOUSE, AT PLYMOUTH.

troughs, to accommodate one million eggs the next season ; and for this purpose shall use a part of the balance of last year's appropriation, which we have thought best to leave unexpended till this season.

This will give us an opportunity to hatch one or two hundred thousand brook trout, for which purpose we are raising and collecting a stock of breeders. These trout we shall deliver, at the hatchery, to the authorized agents of any towns, who will agree to place them in their public waters, and protect them afterward, for at least three years.

If we can restock our brooks with trout, they will bring as much money into the State as any investment we can make.

We have also had our attention called to the propriety of attempting to hatch the so-called *shad-waiters*, of Lake Winnepesaukee, which are neither more nor less than a local variety of the celebrated white fish of the western lakes, and one of the most valuable table-fishes known ; but it seems useless to do anything for the aid of the fishing in this lake, as long as the inhabitants of the towns around it permit spearing and seining in the spawning season, as they continue to do.

We shall, as soon as possible, turn our attention to the clearing out and enlargement of the storage ponds, and the preparation of our pound-nets so as to secure if possible some spawning salmon this season.

We invite visitors from all parts of the State to visit the hatching-house, where they will be cordially received.

Respectfully,

SAM'L WEBBER,
LUTHER HAYES,
A. H. POWERS,
Commissioners.

FINANCIAL STATEMENT.

It is impossible to make up a financial statement to agree in its footing with the books of the state treasurer, as his payments for all our expenditures in May are not paid until June, and are carried into his accounts of the next year; but the following statement shows correctly our total to June 1, 1878, and as far as possible for the current year, or up to May 1, 1879:—

HATCHING-HOUSE FROM LAST REPORT.

Appropriation	\$1,000.00
Expenditure as reported	\$969.30
Paid John B. Campbell, tan	5.00
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	\$974.30
Unexpended balance, June 1, 1878	<hr style="width: 100px; margin-left: 0;"/> \$25.70

COMMISSIONERS' ACCOUNT FROM LAST REPORT.

Appropriation	\$2,000.00
Expenditures as reported	\$1,273.20
A. H. Powers, March, two days as commissioner	\$6.00
A. H. Powers, two months supt. hatchery	75.00
Cash paid, transportation of fish, postage, and traveling expenses	103.40
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	184.40
Samuel Webber, April and May, 26 days	\$78.00
Traveling expenses and postage	28.48
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	106.48
Luther Hayes, April to May, 15½ days	\$47.50
Postage, traveling expenses, etc.	82.57
	<hr style="width: 100px; margin-left: 0;"/>
	130.07
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	\$1,694.15

H. W. Herrick, engraving cuts	90.50
Messrs. J. and W. Tomkinson, rent	25.00
	<hr/>
Total expenditure, 1877-78	\$1,809.65
Balance remaining unexpended June 1, 1878	\$190.30

May 1, 1879.

Appropriation for hatchery	\$1,000.00
Expended for fence and other matters, as by bills in treasurer's hands	231.14
	<hr/>
Balance unexpended	\$768.86
Appropriation, commissioners	\$2,000.00
Luther Hayes, to April, 1879, 27 days . .	\$81.00
Luther Hayes, cash paid for transportation of fish, postage and traveling expenses . .	136.63
A. H. Powers, in full for salary to June 1, 1879	450.00
Cash paid for postage and traveling ex- penses	96.80
Samuel Webber, to May 1, 41½ days . .	124.50
Cash paid for postage, traveling expenses, and transportation of fish	109.23
Freight paid on California salmon eggs . .	121.73
Cash paid for land-locked salmon eggs . .	200.00
Freight on same	16.50
Cash paid for Rangely trout eggs	50.00
Freight on same	11.65
H. W. Herrick, engraving	18.00
Rents \$50.00, insurance \$5.50	55.50
	<hr/>
	\$1,471.54
Balance unexpended	\$528.46

A portion of the balance on general account will be required in May and June, to distribute the land-locked salmon and Rangely trout yet in the hatching-troughs ; and, also, a portion of the balance on hatching-house account during the same months, to complete the extensions proposed last year, but deferred, for

various reasons, till the present season ; but we shall show that we have used our money economically, and kept well within our limits.

We would respectfully ask for an appropriation of \$2,500.00 for each of the two ensuing years, for all purposes, believing that we can make this amount answer all demands.

Respectfully,

SAM'L WEBBER,
LUTHER HAYES,
A. H. POWERS,

Commissioners.

COMMISSIONERS OF FISHERIES.

United States.

Prof. Spencer F. Baird	. . .	Washington, D. C.
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Alabama.

Charles S. G. Doster	. . .	Montgomery.
Robert Tyler	Montgomery.
D. R. Hundley	Courtland.

Arkansas.

N. H. Fish . . .	. . .	Pine Bluffs.
J. R. Steelman . . .	. . .	Little Rock.
N. B. Pearce . . .	. . .	Fayetteville.

California.

S. R. Throckmorton . . .	. . .	San Francisco.
B. B. Redding	San Francisco.
J. D. Farwell	Alameda.

Colorado.

Wilson E. Sisty	Brookvale.
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Connecticut.

Wm. M. Hudson	Hartford.
Robert G. Pike	Middletown.
James A. Bill	Lyme.

Georgia.

T. B. James Atlanta.
 [Duties embracing the work of the fish interest assigned to Commissioner of Agriculture.]

Illinois.

W. A. Pratt Elgin.
 N. K. Fairbank Chicago.

Iowa.

B. F. Shaw Anamosa.

Kansas.

D. B. Long Ellsworth.

Kentucky.

Wm. Griffith Caldwell county.
 P. H. Darby Caldwell county.
 Dr. S. W. Coombs Warren county.
 J. A. Steele Woodford county.
 J. H. Burns

[Executive Committee.]

John B. Walker Kenton county.
 T. T. Garra Kenton county.
 James B. Casey Kenton county.
 C. J. Walton Hart county.
 W. C. Allen Bath county.
 P. H. Darby Caldwell county.

[Commissioners.]

Maine.

E. M. Stillwell Bangor.
 Henry O. Stanley Dixfield.

Maryland.

T. B. Ferguson Baltimore.
 Thomas Hughlitt Easton.

Massachusetts.

Theodore Lyman	.	.	.	.	.	Brookline.
E. A. Brackett	.	.	.	.	.	Winchester.
Asa French	.	.	.	.	.	South Braintree.

Michigan.

Eli R. Miller	.	.	.	.	.	Richland.
A. J. Kellogg	.	.	.	.	.	Detroit.
J. C. Parker	.	.	.	.	.	Grand Rapids.
George H. Jerome, superintendent	.	.	.	.	.	Niles.

Minnesota.

Daniel Cameron, first district	.	.	.	.	.	La Crescent.
Wm. W. Sweeney, M. D., second district	Red Wing.
Robert O. Sweeny, third district	St. Paul.

Missouri.

John Reid
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Nevada.

H. G. Parker	Carson.
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New Hampshire.

Samuel Webber	Manchester.
Luther Hayes	South Milton.
A. H. Powers	Plymouth.

New Jersey.

B. P. Howell, M. D.	.	.	.	.	.	Woodbury.
Col. E. J. Anderson	.	.	.	.	.	Trenton.
Theodore Morford	.	.	.	.	.	Newton.

New York.

R. Barnwell Roosevelt	.	.	.	.	.	76 Chambers St., N. Y. City.
Edward M. Smith	.	.	.	.	.	Rochester.
Richard U. Sherman	.	.	.	.	.	New Hartford, Oneida Co.

North Carolina.

L. L. Polk . . . . .	.
S. G. Worth, superintendent . . . . .	.

Ohio.

J. C. Fisher	Coshocton.
L. A. Harris	Cincinnati.
R. Cummings	Toledo.

Pennsylvania.

H. J. Reeder	Easton.
James Duffy	Marietta.
Ben. L. Hewitt	Hollidaysburg.

Rhode Island.

Alfred A. Reed, jr.	Providence.
Newton Dexter	Providence.
John H. Barden	Rockland.

Tennessee.

George F. Akers	Nashville.
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Utah.

A. P. Rockwood	Salt Lake City.
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Vermont.

M. Goldsmith	Rutland.
Chas. Barrett	Grafton.

Virginia.

W. W. Marshall McDonald	Lexington.
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West Virginia.

Henry B. Miller	Wheeling.
C. S. White	Romney.
I. W. Harris	Lewisburg.

Wisconsin.

Gov. Wm. E. Smith, <i>ex officio</i>	.	.	.	Madison.
Wm. Welch, president	.	.	.	Madison.
Moses Hooper, secretary	.	.	.	Oshkosh.
P. R. Hay, treasurer	.	.	.	Racine.
H. W. Welcher, superintendent	.	.	.	Madison.
Mark Douglas	.	.	.	Melrose, Jackson county.
John F. Antisdet	.	.	.	Milwaukee.
Christopher Hutchinson	.	.	.	Beetown, Grant county.

Dominion of Canada.

W. T. Whitcher	.	.	.	.	Ottawa.
W. H. Venning	.	.	.	.	St. John, N. B.
[Inspector of Fisheries for New Brunswick.]					
Wm. H. Wylde	.	.	.	.	Pt. Mulgrave, N.S.
[Inspector of Fisheries for Nova Scotia.]					
Samuel Wilmot	.	.	.	.	Ottawa.
[Fishery Officer.]					

APPENDIX.

APPENDIX.

AN ADDRESS

DELIVERED BEFORE THE ANNUAL MEETING OF THE FISH AND GAME
LEAGUE, APRIL 1, 1879,

BY COL. THEODORE LYMAN, BROOKLINE, MASS.

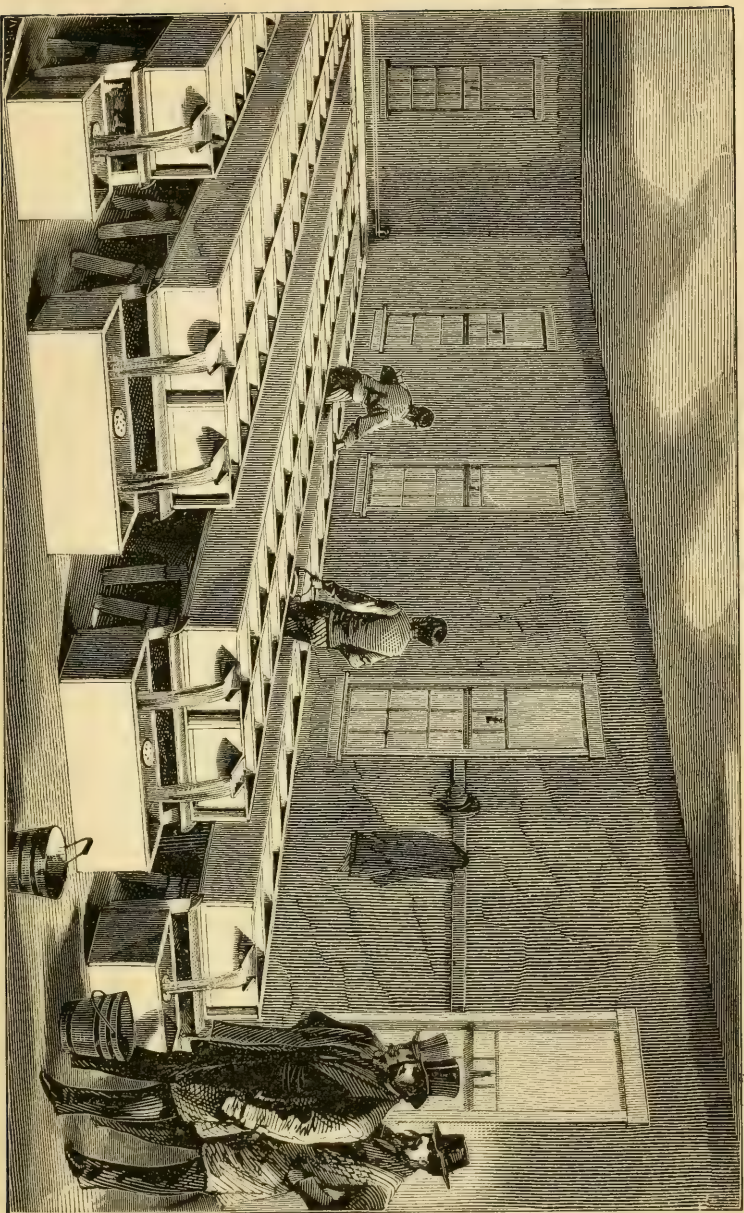
FISH and Game are known in two relations, — first, as objects of pursuit ; secondly, as articles of food.

Hunting and Fishing may first engage our attention. They are interesting alike from their antiquity and their universality.

The studies of our day have followed man far back of all history or tradition, and have found his traces among the remains of animals that no longer live, and that belong to the age once called antediluvian. When the mastodon roamed through the north of Siberia and America ; when the broad-headed elephant browsed in the rolling country of France ; when huge tigers, bears, and hyenas sought their prey in Central Europe, and horses of species no longer known grazed our modern plains, — even in that remote antiquity, man already existed, and, albeit a low savage, began to assert his superiority. He was, even then, a hunter ; one who, by craft and address, destroyed animals immeasurably stronger, and converted them to his uses. Among the earliest stone implements (and all early implements are of stone) we find rude flints, which may have been used as primitive spear-heads, or were, perhaps, held in the hand as a kind of dull axe. Very soon followed objects which were unmistakably arrow-heads ; and, deep in the peat-bogs of Denmark, have

been found bones of extinct animals in which still stuck bits of such flint arrow-heads, shot at them ages upon ages ago. These primitive wild men lived, like our Indians, by hunting and fishing. In time, they came to make a variety of tools from stones and from the horns and bones of deer. Some of them, in later days, owned herds of horses, on which they feasted, like the present tribes of South-eastern Russia; for we find, in their ancient camps, piles of horse bones, calcined by fire, and split to extract the marrow. All such people, of whatever place or period, were hunters and fishers. Both in Europe and America we dig up, in their villages, abundant bones of deer and of smaller animals, as well as of fishes in great variety, — flounders, bass, salmon, alewives, and even unsavory sculpins and goose-fish. Nor can we deny the certain evidence of cannibalism, showing that many of the earliest inhabitants feasted on their captive enemies, like the Polynesian savages of modern times. Their hunting must certainly have been of a primitive sort. Doubtless they lurked near the watering-places of deer, hoping, by a sudden blow, to bring down a heedless buck; or, relying on numbers and agility, the boldest ventured to surround a bear, and assail him with heavy clubs and sharp stones. With them, perhaps, originated the poacher's art of tickling trout; nor could they fail, at times, to capture abundantly of the migratory fishes that crowded the shallow rivers, or that, in great schools, were driven ashore by their finny enemies.

Nobody can give any good natural reason for progress in man. It can be said that he does progress, and that bare statement must suffice. And so, in course of time, — much time, — the European primitive savages ceased to eat their neighbors; took to raising some grain; had herds, and built rude houses. With all this, they began to work metals, and learned first to melt tin and copper together, and make instruments of hard bronze. The chase was still foremost in their minds, as witness the bronze arrow-heads, and knives and fish-hooks, not to speak of needles for sewing deer-hides, and fishing-nets made of twisted vegetable fibers. They were the unknown people sometimes called *Lakers*. Along the margins of the Swiss lakes they drove piles, on which were laid platforms, which, in turn, sup-



INTERIOR VIEW OF STATE HATCHING-HOUSE, AT PLYMOUTH.



ported cabins. Approached only by a narrow causeway, these lake hamlets furnished a good refuge from enemies who lacked boats to attack them. Their situation gave easy opportunity for fishing; the neighboring alluvial ground was suitable for such scanty crops as they could cultivate; and the vast woods and mountains beyond never failed to furnish red deer, bear, chamois, and mountain goat.

In the age of bronze, mankind remained certainly a long time, before the art of smelting and working iron was discovered, as is shown by the fine workmanship of many of the ornaments and weapons, — a workmanship that could have come only from many centuries of practice and improvement. The warriors of Homer probably knew only bronze for their weapons, and critics incline to the belief that no word meaning steel occurs in the *Iliad* or the *Odyssey*. In the chronicles of the earlier Jews, we see what a place was held by “brass,” or, more properly, bronze, not only for sacred vessels and ornaments but for weapons. That the working of iron was a stupendous event, is indicated by the mythology of the ancients, where we find Vulcan, among their deities, distinguished entirely by his skill as a smith. This metal, capable of taking on all shapes and many degrees of hardness and elasticity, has made our present civilization possible. Nevertheless, it is, in some respects, base; or, more properly, it is in ever unstable equilibrium, seeking new combinations with oxygen or acids, so that it begins immediately to change and deteriorate when left in neglect. Thus it happens that the iron age has left us, for the greater part, only rusty stains, to indicate where swords and battle-axes once were buried beside their owners, while bronze objects have come down through thousands of years, fresh as from the hand of the founder.

With iron there come on the stage nations who fall within the historic period, — the Egyptians and the Greeks, and, later, the Carthaginians and Romans; and at last, like a specter host dimly seen through the mist, our own ancestors, the northern Germans and Scandinavians and Gauls. We, of the proud English and American race, are, in written history, a people of yesterday. Not a poor Jew who peddles pencils or cravats in our streets, but laughs at our barbaric origin, as he thinks that his

people were poets, prophets, and philosophers for thousands of years, while our forefathers roamed, half-naked, in the forests of Europe. It is even so! The familiar opening words of Cæsar's military commentaries, "All Gaul is divided in three parts," are the first words of our written history. He goes on to describe us, just as Stanley to-day describes the negroes of Central Africa; or the Jesuits of the seventeenth century told of the North American Indians. Cæsar, and with him Tacitus, speak of the great stature and strength of these Northerners, who were astonished that such under-sized men as the Italian legionaries should be able to conquer them. They were all hunters, and many of them were clad in the skins of wild animals brought down in the chase. The great Roman—center of the most finely-centralized government the world has ever seen—little thought, that, within a few generations, these terrible huntsmen would pour in resistless torrents through the Alpine passes, and carry by storm the very walls of the Eternal City. So it happened, and happened with reason; because the primitive, untutored hunter is a warrior by nature. Other men are warriors only by discipline and force of circumstances. This truth obtains in all grades; among Scotch Highlanders and mountain Swiss as among the North American Indians. There is no question that the excellence of the rebel infantry in our own day was in some measure due to the considerable number of men in the South whose chief pleasure or occupation was shooting. In this trait a great difference is to be observed among nations. The old Hebrews were conspicuously lacking in love of hunting, albeit we are told that Nimrod was a mighty hunter. They were a pastoral people, living with their herds, in tents, and in a country not well stocked with fish or game. So David, when he slew a bear, won credit for saving his flock, and Samson, when he overcame a lion, was extolled for courage and strength; but neither was praised as a hunter. The Jews were, by choice, neither hunters nor warriors. Albeit they showed an obstinate courage when driven to the wall, they were in constant dread of the surrounding tribes, and fell an easy prey to Egypt and Babylon. Indeed, we may say in general of the oriental people, that they had small interest in field-sports. It is true that we find

the greyhound represented on the Egyptian monuments, and some hunting scenes, where game is carried home by servants ; but the greater part of these stone histories relate to religion, diplomacy, or conquest. Fallen though they be from their great estate, the Arabs and Egyptians of to-day have the general mode of life of their remote ancestry. The former glory in their flocks and herds, their fine horses and camels ; the latter are content to follow the retreating Nile inundation with seed-corn, and to catch the tasteless fishes of the river, which the children of Israel longed for in the wilderness.

To find the fathers of true sportsmen, we must come back again to our barbarous Northmen. Just as Dr. Oliver Wendell Holmes was the first discoverer of Myrtle street, so the Roman generals, a little before the Christian era, were the first discoverers of the Transalpine hordes ! Both had existed long before, but nobody knew about them. The political and domestic life of the Germanic races grew, of course, from their own special nature ; and we are not surprised, after the overthrow of the Roman power, and the crumbling of an empire which only the genius of a Charlemagne could keep together, to find the land divided among petty military chiefs, each holding by weapon-right, and getting what he could out of his neighbors and subjects. Here was a hot-bed in which to grow hunters ; and they grew and throve, and have continued unto our own time ! These feudal princes and barons drank in the love of the chase with their mothers' milk. European forests and mountains abounded then in large game ; and the proprietors, excluded by caste-rules from trade or agriculture, had no employment save religion, or fighting or hunting. No wonder that this last became not only an art but a passion, which exalted its object to highest importance. Game became a thing to be tenderly protected ; to be slain only by rule and by measure. Thus are explained the game-laws of England, — which exhibit the anomaly of a cruel code among a people eminently merciful. It might once have been said there, that one might nearly as well kill a man as a salmon. Indeed, from before the days of Robin Hood to the present time, these severe enactments kept in being a set of out-laws and poachers, who slew the king's deer and snared the

squire's partridges. Naturally, the right of chase became equal or even superior to the right to bear arms, and made its possessor a gentleman, at a time when the word meant something substantial, just as the title esquire (which is now applied to everybody who is over twenty-one and who wears trowsers) once signified the chief follower of a knight. Our language is full of words derived from those days ; among them the proper names, Hunter, Fisher, Falconer, Grosvenor, and in German, Fischer and Jaeger.

Great nobles who were skilled sportsmen, were considered important personages. The grand falconer of France attended the king on all state occasions. He received a high salary, and was allowed to keep three hundred hawks, — a fortune in itself ; for a cast, or pair of hawks, were sometimes sold for a thousand pounds sterling, and a single highly-trained bird was esteemed a proper gift to a crowned head. Extravagant love of field-sports led to much tyranny on the part of the nobles. John of Salisbury, who wrote seven hundred years ago, says : “ In our time, hunting and hawking are esteemed the most honorable employments and most excellent virtues by our nobility ; and they think it the height of worldly felicity to spend the whole of their time in these diversions : accordingly they prepare for them with more solicitude, expense, and parade than they do for war ; and pursue the wild beasts with greater fury than they do the enemies of their country. Husbandmen with their harmless herds and flocks are driven from their well-cultivated fields, their meadows and their pastures, that wild beasts may range in them without interruption.” It was the desire to preserve game that led to the system of walled parks, of which that of Woodstock is said to be the first, dating from the early Norman kings. Their grand hunts were what we should call “ drives ” ; that is to say, the sportsmen were placed in stands near where the game was wont to run, and then the foresters, with horns and cur dogs, beat the woods and drove the game into the open, where it was shot with the long-bow or the cross-bow, or was coursed with greyhounds. The invention and gradual improvement of rifled fire-arms have changed these methods, and deer-stalking, with long shots, is now considered the skillful one.

Not less have been the changes in the game-laws, and in the

privileges of the higher classes. Step by step agriculture and manufacturing have gained upon hunting. Step by step political rights have gained on military monopolies, until, in our own land, exclusive right of chase and exclusive military power have been done away with. But in most portions of Europe their traces still exist. We find them in the great dignity and pomp of field-sports in England, whether in the fox-hunt, with its pack of half a hundred hounds, and its scores of riders gayly dressed and mounted on fine horses, or in the restrictions that are put on the use of fowling-pieces and the killing of game. We find them again in the deep-rooted feeling of superiority which soldiers have in Germany. Not a stripling lieutenant of infantry who clanks along the *Unter den Linden* at Berlin but honestly believes himself infinitely above the wealthiest merchant or the most learned professor ; and both merchant and professor are secretly inclined to acknowledge his superiority. European countries change, but they change slowly ; and it would be strange indeed did we not find well-marked remains of the old warrior-hunters who laid the deep, broad, wide foundations of a form of government, which, in our day, and before our very eyes, is everywhere growing towards republicanism. The Scandinavians are now in truth republican ; the English and Italians lack little of it ; France, after two fearful convulsions, seems to have firmly settled herself to that form. For Germany and Russia the trial is to come. No army can fend it off ; no Bismarck stop it.

Our rapid review has brought out this anomaly, that the most civilized nations the world has seen, Americans, English, German, Scandinavian and French, are the descendants of men whose tastes were for violence and bloodshed, and who held the gentler virtues in slight esteem. Here is no anomaly, but the general law that the most admirable things come from the growth, the transformation, and the perfecting of gross matter. The fruits and flowers of our garden, good to eat and fair to see, are the changed forms of foul manure heaps and sewage. The pretty bird that sings among the shrubs is built of slugs and noisome insects. In like way it seems that great moral qualities have a rude beginning. What is so divine as the mother's love of her little child ? yet it has its prototype in the ferocity of the

tigress, who tears in pieces every creature that approaches her lair, and ravages a district that her cubs may be fed. What is so admirable as the martyr's constancy, which holds him up in presence of torture and the stake! And still it is only the infinitely perfected courage of the bull-dog, whose savage jaws not death itself can loose. This law, rightly seen, is not bad but beneficent. For what is finer, what more full of hope, than this inevitable progress towards something higher, this gradual dropping off of evil members, and the persistence, growth, and triumph of the good body? Let our study be, then, to find out what *is* this good body which is to be cherished.

Plainly, the chase was a necessity of primitive man, as a means to food, just as war was a means to preservation. And the chase still has this proper function, if thereby we mean the pursuit of all wild creatures that may be useful to the human race.

See what a vast matter here is at once. For we thus include not only fowling and shooting and trapping, but, what is more important than all of them, the sea-fisheries. All depend on the same taste. What impels the cunning fly-fisher to seek the trout or salmon is the same taste that decides the poor seaman of Gloucester to brave perils as great as those of battle, in the hope of getting a fare of cod and halibut.

The aggregate of the world's fisheries is stupendous; an important item in the nourishment of the human race. Wherever we turn, the abundant water-harvest greets us. Some little alewife streams on Cape Cod produce annually one hundred tons of animal food. The yearly herring-cure of Scotland reaches 3,000,000 barrels. From the Norwegian cod-fisheries, come 19,000 tons in weight each season; and the amount of fresh fish distributed from the great center of London reaches over 80,000 tons in the twelvemonth. And all these fishes, we must remember, are wild animals of the water, — just as deer, buffalo, and hare are wild animals of the land; or partridge, woodcock, and ducks are wild animals of the air.

Now, at last, we are ready to reply in a reasonable way to the question, "What is a hunter or a fisherman good for?" a question often asked in a sneering tone, as if expecting the emphatic answer, "Nothing!" There are not wanting people, and very

good people, who consider a sportsman an anachronism,—a sort of feeble mediæval imitation, quite out of place among schools, law offices, and ingenious carpet-looms. They have a horror of what they call “gunners,” and picture to themselves all the Rip Van Winkles they have known,—the loafers and tipplers of their native village; tattered heroes of rusty double-barreled guns, with some powder in a brown paper, a pound of shot in an old stocking, and vagrant percussion-caps wandering about the lining of their waistcoats. Sorry sportsmen are they indeed; and for the rest, of not much use when you have five tons of hay down and a thunder-shower is coming up! Yet they have their reason for being; they are a sort of living protest against our over-anxious, overworked, over-precise New England life. As they sit by the hour, watching the floating cork in some quiet pond, their round shoulders and falling faces cry out louder than words, “Oh, give us a rest! Our fathers have toiled, and fretted, and moiled, and have taken neither pleasure nor peace; and we, their offspring, are played out. So do give us a rest!” They are a good lesson to us, something like the “shocking example” of the temperance lecturer. Let us see exactly how to profit by it. The chase, as we have seen, has two elements,—first, the pursuit; secondly, the capture of wild animals.

From the pursuit, many advantages may come,—fresh air, fine scenery, a communion with Nature, the exercise of skill, gymnastics of the body, healthy excitement, and the like; from the capture, man derives wholesome food. You see cruelty has no part here. The real sportsman kills his game mercifully, and makes use of it, just as the butcher uses the meat from his shambles. Here, then, we have the tests of legitimate sporting: first, the pursuit of useful game; secondly, its use as food for man. In proportion as field-sports fail to satisfy these two conditions, just in that proportion are they illegitimate. We may observe that such illegitimate sports tend to extinction as civilization goes forward. The horrid badger-drawing and bull-baiting of Elizabeth’s time have disappeared. Rat-killing and cock-fighting are confined to the lowest part of our population; and even now, a strong stand is taken against trap-shooting. Fox-hunting in England still maintains its fashion, because it really

is an almost purely gymnastic exercise, in which the fox's personality is lost in the vast concourse of men, women, dogs, and horses. Considered as proper hunting, it deserves the celebrated sarcasm of Andrew Fairservice: "It's just amaist as silly as our auld daft laird here and his gomerils o' sons, wi' his huntsmen and his hounds, and his hunting cattle and horns, riding haill days after a bit beast that winna weigh sax punds when they hae catched it!"

But true hunting and fishing maintain their rightful popularity; and no men are so fit to cope with great affairs as those, who, on fitting occasions, can take dog and gun, and tramp all day through the autumn covers, or wade a trout brook of a June morning. Such are the English gentry who make laws in parliament; such was Daniel Webster; and such would have been Horace Greeley, if he had not made the fatal mistake of "waiting forty years to go fishing." One cannot do better than end with the hearty words of old Sir Thomas Moore:—

"Manhood I am; therefore I me delight
To hunt and hawk; to nourish up and feed
The greyhound to the course, the hawk to th' flight,
And to bestride a good and lusty steed."

LIST OF LAKES AND PONDS.

LIST OF LAKES AND PONDS IN NEW HAMPSHIRE, EXCLUSIVE OF THE GREAT LAKES, WINNIPESAUKEE, SUNAPEE, OSSIPPEE, CONNECTICUT, ETC., WITH THE SIZE, CHARACTER OF THE BOTTOM, AND SPECIES OF FISH FOUND IN THEM.

[Words in *Italics* designate kinds put in ponds by the commissioners.]

Towns.	Ponds.	Aces.	Bottom.	Fish.
Acworth.....	Cold.....	40	Rocky.....	<i>Bass</i> (1877), perch, pickerel, pouts, etc.
Alstead.....	Caldwell.....	.....	.....	.....
"	Warren's.....	234	Various.....	Perch, pick'l, pouts, etc.
Alton.....	Half-Moon.....	320	.....	<i>Bass</i> (1877).
"	Woodman's.....	.....	.....	.....
"	Hill's.....	.....	.....	.....
"	Place's.....	.....	.....	.....
Amherst.....	Babboosuc.....	300	Various.....	<i>Bass</i> (1873), pick'l, perch.
"	Little.....	2	Muddy.....	Pickerel.
"	Daimon.....	10	Muddy.....	Pickerel, pouts.
Andover.....	Bradley.....	100	Muddy.....	Pickerel, perch.
"	Highland Lake.....	400	Various.....	<i>Bass</i> , pick'l, perch, pouts.
"	Horseshoe & Adder.....	100	Muddy.....	Pickerel, perch, pouts.
"	Elbow.....	300	Hard.....	" " "
"	Cold.....	20	Muddy.....	Trout.
Antrim.....	Gregg.....	100	Various.....	<i>Bass</i> (1873).
"	Dudley.....	30	Rocky.....	Perch, pouts.
"	Tilton.....	10	Muddy.....	Pouts, eels.
Auburn.....	Massabesic.....	2500	Various.....	<i>Bass</i> (1868), pick'l, perch.
Albany.....	Chocorua.....	.....	.....	.....
"	Whitten's.....	.....	.....	.....
Alexandria.....	Foster.....	.....	.....	.....
"	Goose.....	.....	.....	.....
Allenstown.....	Bear Hill.....	15	Mud and sand..	Pickerel, perch.
Barnstead.....	Huntress.....	.....	.....	.....
"	Brindle.....	.....	.....	.....
"	Suncook.....	.....	.....	<i>Bass</i> (1877).
"	Brandy.....	.....	.....	.....
Barrington.....	Ayer's.....	.....	.....	<i>Bass</i> (1877).
"	Long.....	.....	.....	.....
"	Round.....	.....	.....	.....
"	Nippo.....	.....	.....	.....
"	Mendum's.....	.....	.....	<i>Bass</i> (1877).
"	Swain's.....	.....	.....	.....
"	Bodge's.....	.....	.....	.....
Bath.....	Muddy.....	30	Muddy.....	Pickerel, perch.
Belmont.....	Pout.....	15	Various.....	Pouts.
Benton.....	Beaver Meadow.....	.....	.....	Trout.

LIST OF LAKES AND PONDS, — *Continued.*

Towns.	Ponds.	Acres.	Bottom.	Fish.
Berlin.....	Head.....	.....	.....	.....
Bow.....	Truree.....	50	Mud and moss.	Pickeral, perch, pouts, eels.
Boscawen.....	Long.....	300	Rocky & sandy	Pickeral, perch, pouts.
".....	Boyce's.....	10	Muddy.....	Pickeral, perch, pouts.
Bradford.....	Bradford.....	275	Rocky & sandy	<i>Bass</i> ('73), <i>lake trout</i> ('76), <i>l. l. salmon</i> ('76), pick'l.
".....	Todd's.....	200	Muddy.....	Pick'l, perch, pouts, eels.
Brookfield.....	Cook's.....	350	Rocky.....	<i>Blue-backed trout</i> , <i>California salmon</i> .
".....	Mill.....	.....	.....	.....
Brookline.....	Potamipus.....	600	Mud and sand.	Pickeral, perch, etc.
".....	Pearley.....	150	Mud and sand.	Pickeral, perch, etc.
Canaan.....	Heart.....	1200	Sandy.....	<i>Bass</i> (1874), pickeral.
".....	Goose.....	1000	Muddy.....	Pout, pickeral, <i>bass</i> ('74).
".....	Clark.....	700	Muddy.....	Pout, pickeral.
".....	Mud.....	40	Muddy.....	Pout, pickeral.
".....	Ford's.....	50	Chalky.....	Trout.
Campton.....	Avery's.....	100	Sand and mud.	Pickeral, perch, trout.
".....	Yeaton.....	5	Muddy.....	Pickeral, perch, [pouts.
Canterbury.....	Clough's.....	30	Sandy.....	<i>Bass</i> ('71), pick'l, barbel,
".....	Shaker (5).....	60	Sandy.....	Pickeral, perch, pouts.
".....	Crane-Neck.....	8	Muddy.....	Pickeral, perch, pouts.
".....	Forest.....	20	Muddy.....	Pickeral, perch, pouts.
".....	Morrill.....	20	Sandy.....	Pickeral, perch, pouts.
".....	Reservoir.....	35	Muddy.....	Pickeral, eels, perch, pouts.
Center Harbor.....	Long.....	.....	.....	.....
".....	Bear.....	.....	.....	.....
".....	Hawkins.....	.....	.....	.....
".....	Otter.....	.....	.....	.....
Chatham.....	Kimball's.....	100	Sand and mud.	Pickeral.
".....	Mountain.....	100	Sandy, rocky.....	Trout.
".....	Province.....	10	Sandy, rocky.....	Trout.
Chesterfield.....	Spofford's.....	1500	White sand.....	<i>Bass</i> , pike, pickeral.
".....	Lily.....	30	Muddy.....	Pouts.
".....	Indian.....	20	Muddy.....	Pouts.
Chichester.....	Pinkfield.....	.....	.....	[trout.
Clarksville.....	Clarksville.....	200	.....	Pickeral, pouts, originally
".....	Carr.....	30	.....	.....
Columbia.....	Lime.....	30	Lime.....	No fish.
".....	Fish.....	50	Muddy.....	Trout, eels.
Concord.....	Penacook Lake.....	40	Muddy, rocky..	<i>Bass</i> (1868), perch.
".....	Turtle.....	.....	.....	.....
".....	Turkey.....	20	Muddy.....	Perch.
".....	Little.....	.....	.....	.....
Conway.....	Walker's.....	2560	Rocky.....	Pickeral, perch, pouts, eels.
".....	Pequawket.....	640	Muddy.....	Pickeral, perch, pouts, eels.
Croydon.....	Long.....	.....	.....	<i>Smelt</i> (1877).
".....	Rocky-Bound.....	.....	.....	<i>Bass</i> (1870), <i>smelt</i> (1877).
".....	Governor's.....	.....	.....	<i>Bass</i> (1876).
".....	Spectacle.....	.....	.....	.....
Danbury.....	Bog.....	.....	.....	.....
".....	School.....	.....	.....	.....
Danville.....	Long.....	.....	.....	.....
".....	Cub.....	100	Muddy.....	Pickeral, perch, pouts.
Deerfield.....	Pleasant.....	1100	Sandy.....	Pickeral, <i>bass</i> , perch.
".....	Moulton's.....	.....	.....	.....
Deering.....	Dudley's.....	30	Rocky.....	Perch, pouts.
".....	Pecker's.....	.....	.....	.....
".....	Fulton's.....	10	Muddy.....	Pouts, eels.
".....	Gregg's.....	100	Muddy, rocky..	Pickeral, perch, pouts.
Derry.....	Beaver.....	147	Sandy.....	<i>Bass</i> , pickeral, perch, pouts
".....	Upper Shield's.....	.....	.....	.....
".....	Lower Shield's.....	.....	.....	.....

LIST OF LAKES AND PONDS, — *Continued.*

Towns.	Ponds.	Acres.	Bottom.	Fish.
Dixville.....	Trout.....			Trout.
"	Moose.....			Trout.
Dorchester.....	Norris.....	300	Muddy.....	Pickarel.
"	Trout.....	50	Sandy.....	Trout.
"	McCutchins.....	76	Sandy.....	Trout, pouts.
"	Town-Line.....	150	Rocky.....	Pickarel, pouts.
"	Mudgett.....	100	Muddy.....	Pickarel.
Dublin.....	Mud.....			
"	Monadnock.....	600	Rock and sand.	Trout.
"	Farnum.....			
"	White.....			
Dummer.....	Lary.....	3	Muddy.....	Trout, pick'l, suckers, dace
"	Dummer.....	125	Rocky.....	Trout, suckers, dace.
"	Corner.....	50	Rocky, sandy..	Trout, suckers, dace.
"	Little Dummer.....	15	Muddy.....	Trout, suckers, dace.
Dunbarton.....	Kimball's.....	100	Sandy, rocky..	Pickarel, eels, horned-pout
"	Long.....	80	Muddy.....	Perch, shiners, flatsides.
"	Gorham.....	75	Muddy.....	<i>Bass</i> (1875).
"	Purgatory.....			Pickarel, perch, eels.
Eaton.....	Robertson's.....			
"	Long.....			
Effingham.....	Province.....	1400		
"	Leech's.....			
Ellsworth.....	Ellsworth.....	100		
Enfield.....	Mascoma Lake.....	500	Rocky.....	<i>Bass</i> ('68-69), <i>pike-perch</i> ('77), pickarel, pouts, eels, suckers.
"	East Pond.....	350	Rocky.....	<i>Bass</i> ('74), pickarel, pouts, eels, suckers.
"	Spectacle.....	150	Rocky.....	<i>Bass</i> ('75), pouts, pickarel, sunfish, perch.
"	George.....	50	Muddy.....	Pout, pick'l, sunfish, perch.
"	Eastman's.....	75	Rocky.....	Pickarel, sunfish, perch.
"	Cold.....	50	Rocky.....	<i>Bass</i> ('74), pick'l, s'fish, p'ch
Epsom.....	Chestnut.....	35	Rock and sand.	Pick'l, bream, perch, shin'r
"	Round.....	1	Mud and sand.	Pick'l, bream, perch, shin'r
"	Odiorne's.....	15	Mud and sand.	Pick'l, bream, perch, pouts.
Erroll.....	Aker's.....			
"	Mann.....			
Epping.....	Carpenter's.....			<i>Bass</i> (1877).
Fitzwilliam.....	South.....	300	Sandy.....	Pickarel, perch, <i>black bass</i> .
"	Scipp.....	200	Muddy.....	Pickarel, perch.
"	Rockwood's.....	100	Sandy.....	Pickarel, perch.
"	Collins.....	30	Muddy.....	Pick'l, perch, <i>smelts</i> ('76).
Francetown.....	Haunted.....	216	Sandy.....	<i>Bass</i> ('76), pickarel, perch,
"	Pleasant.....	216	Sandy.....	<i>Bass</i> ('76), pickarel, perch.
Franklin.....	Webster Lake.....	100	Sandy.....	<i>Bass</i> ('68), pick'l, perch, etc.
Franconia.....	Echo Lake.....			<i>Bass</i> (1868), trout.
Freedom.....	Trout.....			
"	Danforth.....	56	Muddy.....	Pickarel, perch, shiners.
"	Danforth Bay.....	1000	Muddy & sandy	Pickarel, perch, shiners.
"	Ossipee.....	1500	Muddy & sandy	Pickarel, trout, shiners.
"	Swazey.....	250	Muddy.....	Pickarel, perch, shiners.
Fremont.....	Loon.....			
Gilford.....	Little.....	50	Muddy.....	Pick'l, perch, pouts, eels.
"	Saltmarsh.....			
Gilmanton.....	Loon.....			<i>Black bass</i> .
"	Lougee.....			<i>Black bass</i> .
"	Young's.....			
"	Rocky.....			
"	Round.....			
"	Shellcamp.....			
Gilsum.....	Converse.....	2	Muddy.....	Trout.

LIST OF LAKES AND PONDS, — *Continued.*

Towns.	Ponds.	Acres.	Bottom.	Fish.
Goshen	Rand's.....	100	Rocky & sandy	<i>Bass</i> , pickerel, pouts.
Grafton	Grafton.....	100	Rocky	<i>Bass</i> , pickerel, pouts.
"	Kilton's.....	100	Muddy.....	Perch, pickerel, pouts.
"	Tewksbury's.....	50	Various.....	<i>Bass</i> (1875), pickerel.
"	Mud.....	20	.....	Pick'el, pouts.
"	Half-Moon.....	50	Sandy.....	Pick'el, pouts.
Grantham.....	Grass.....	.....	.....	.....
"	Butternut.....	175	Muddy.....	Pick'l, eels, perch, pouts.
"	Stocker.....	200	Muddy & sandy	Pick'l, eels, perch, pouts, <i>smelts</i> (1877), <i>bass</i> ('76), suckers, dace.
"	Eastman.....	300	.....	Pick'l, eels, perch, pouts.
"	Cranberry.....	.....	.....	Pick'el, perch.
"	Leavitt.....	.....	.....	Pick'el, perch, pouts.
"	Miller.....	175	.....	Pick'el, perch, pouts, <i>bass</i> (1874).
Greenfield	Pollard's.....	300	Muddy & sandy	Pick'el, perch, pouts.
"	Gould's.....	150	Sandy.....	Pick'el, perch.
"	Cragin's.....	150	Muddy & sandy	Pick'el, pouts.
"	Hogback.....	10	Muddy.....	Pouts.
"	Bridge's.....	10	Muddy.....	Perch, pouts.
Groton.....	Spectacle.....	100	Rocky & sandy	Pick'el, perch.
"	Little.....	4	Muddy.....	Pick'el.
Hampstead	Angly.....	400	Rocky.....	Pick'el, perch, pouts, <i>black bass</i> .
"	Island	900	Rocky.....	<i>Bass</i> (1877), pick'l, perch, pouts, etc.
"	Wash	350	.....	<i>Bass</i> (1877), pick'l, perch, pouts, etc.
Hancock.....	Half-Moon.....	25	Muddy.....	Pick'el, pouts, perch.
"	Long.....	800	Rocky & sandy	Pick'l, perch, pouts, dace.
"	Norway.....	40	Muddy.....	Pick'el, pouts, perch.
"	Jugernet.....	15	Rocky.....	Pick'el, pouts.
"	Hunt	75	Rocky.....	.....
Harrisville.....	Harrisville.....	120	Rocky.....	Pick'l, perch, pouts, dace.
"	Breed	100	Rocky & sandy	Pick'l, perch, pouts, dace.
"	North	300	Rocky.....	Pick'l, perch, pouts, dace.
"	Norway.....	.....	.....	.....
"	Pratt .....	.....	.....	.....
Haverhill.....	Wood's.....	1	Muddy.....	Perch, pouts.
"	French.....	5	Muddy & sandy	Perch, pouts.
Henniker.....	Long.....	175	Various.....	<i>Bass</i> (1874), <i>smelt</i> (1876), pickerel, perch, pouts.
"	Gove's.....	80	Hard.....	<i>Bass</i> (1874), <i>smelt</i> , eels.
"	Whittaker.....	100	Various.....	<i>Bass</i> ('74), pickerel, perch.
"	Upper.....	75	Various	<i>Bass</i> ('74), pick'l, perch, etc.
"	Cramney.....	100	Hard.....	<i>Bass</i> ('74), pick'l, perch, etc.
"	Middle.....	50	Various.....	<i>Bass</i> ('74), pick'l, perch, etc.
"	Pleasant.....	75	Hard.....	<i>Bass</i> ('74), pick'l, perch, etc.
"	Grassy.....	60	Hard.....	<i>Bass</i> ('74), pick'l, perch, etc.
"	Clark's.....	12	Muddy.....	<i>Bass</i> ('74), pick'l, perch, etc.
"	Morrill's.....	30	Muddy.....	Pick'el, trout.
"	Camp-Swamp.....	40	Various.....	<i>Bass</i> (1875), pickerel, trout, etc.
"	Little.....	15	Various.....	Pick'el, perch.
Hill.....	Poverty.....	50	Muddy.....	Pout, formerly trout.
"	Weeks.....	.....	Hard.....	Pick'el, perch.
Hillsborough...	Contention.....	125	Sandy.....	Pick'el, perch, pouts.
"	Loon.....	225	Rocky & sandy	Pick'el, perch, <i>bass</i> ('74), pouts.
"	Campbell's.....	85	Rocky & sandy	Pick'el, perch, pouts.
"	Merrill's.....	.....	.....	Pick'el, perch, <i>bass</i> ('74).
"	Mud	20	Muddy.....	Pick'el, pouts.

LIST OF LAKES AND PONDS, — *Continued.*

Towns.	Ponds.	Acres.	Bottom.	Fish.
Holderness.....	Squam Lake.....	6400	Rock and sand.	Trout, cusk, pick'l, perch, eels, smelts, barbel, <i>land-locked salmon</i> (1877).
"	Little Squam.....	150	Rock and sand.	Same as Squam Lake.
"	White Oak.....	80	Muddy.....	Pick'l, pouts, eels, barbel.
Hollis.....	Flinn's.....	70	Sandy & muddy	Pickerel, pouts, perch.
"	Long.....	50	Sandy.....	Pickerel, pouts, perch, bream.
"	Pennichuck.....	150	Sandy & muddy	<i>Bass</i> (1877), pickerel, pouts, perch, bream.
"	Rocky.....	75	Sandy & rocky.	Pickerel, pouts, perch, bream.
Hooksett.....	Lakin's.....	1000	Muddy.....	<i>Bass</i> (1877), pickerel, pouts, perch, bream.
"	Hinman's.....	125	Muddy.....	Pickerel, pouts, perch, bream.
"	Sawyer's.....	200	Muddy.....	Pickerel, pouts, perch, bream.
"	Clay.....	100	Muddy.....	Pickerel, pouts, perch, bream.
"	Pinnacle.....	50	Gravelly.....	Perch, shiners.
Hopkinton.....	Smith's.....	30	Muddy.....	Pickerel, pouts.
"	Clement's.....	300	Sandy.....	Pickerel, pouts, perch.
"	Grassy.....	100	Muddy.....	Pickerel, pouts, perch.
"	Rolle's.....	200	Sandy & muddy	Pickerel, pouts, perch.
"	Clase.....	250	Sandy & muddy	Pick'l, <i>bass</i> (1875), pouts, perch.
Hudson.....	Little Massabesic.....	175	Rocky & muddy	Pickerel, pouts, perch.
"	Otternick.....	75	Sandy & muddy	Pickerel, pouts, perch.
Jaffrey.....	Thorndike.....	50	Rocky & muddy	Pickerel, pouts.
"	Gilmore.....	200	Sandy & rocky.	Pickerel, formerly trout.
"	Frost.....	100	Muddy.....	Eels, pouts.
"	Long.....	400	Sandy & muddy	Pickerel, pouts, perch, suckers.
Jefferson.....	Cherry.....	100	Muddy.....	Pickerel, pouts.
"	Safety.....	10	Sandy.....	Trout.
Kensington.....	Muddy.....	1	Muddy.....	Horned-pouts.
Keene.....	Wilson's.....	.....	Muddy.....	<i>Bass</i> (1868).
Kingston.....	Great.....	400	Sandy.....	Pickerel, perch, pouts, <i>black bass</i> .
"	Country.....	300	Sandy & muddy	Pickerel, perch, pouts.
"	Little.....	50	Muddy.....	Pickerel, perch, pouts, <i>black bass</i> .
"	Half-Moon.....	50	Muddy.....	Pickerel, perch, pouts.
Lancaster.....	Baker's.....	50	Muddy.....	Pickerel, perch, eels.
"	Martin Meadow.....	300	Various.....	Pick'l, perch, eels, pouts.
Laconia.....	Pickerel.....	30	Muddy.....	Pick'l, perch, pouts, eels.
Lee.....	Wheelwright's.....	165	Rock, mud and gravel.....	<i>Bass, pike-perch, white perch</i> .
Lempster.....	Dodge's.....	110	Various.....	Pick'l, pouts, eels, sunfish.
"	Long.....	200	Various.....	Pick'l, pouts, eels, sunfish.
"	Sand.....	225	Rock and sand.	Pick'l, pouts, eels, sunfish.
"	Beaver.....	18	Muddy.....	Pickerel, perch.
"	Hurd.....	20	Various.....	Pick'l, perch, pouts, etc.
Lincoln.....	Bog.....	100	Sandy & muddy	Trout.
"	Tamerack.....	50	Sandy & muddy	Trout.
"	Loon.....	50	Sandy & muddy	Trout.
Lisbon.....	Streeter.....	100	Muddy.....	Pickerel.
"	Perch.....	50	Sandy.....	Pickerel, perch.
"	Mink.....	100	Rocky.....	<i>Smelts</i> (1877), <i>bass</i> (1877), pickerel, dace, minnows.
"	Young.....	200	Rocky.....	Pickerel, perch.
"	Henry.....	10	Muddy.....	Pickerel.

LIST OF LAKES AND PONDS, — *Continued.*

Towns.	Ponds.	Acres.	Bottom.	Fish.
Littleton.....	Partridge.....	100	Hard	<i>Bass</i> (1873), pickerel, perch.
Litchfield.....	Darrah.....	14	Sandy.....	Pickereel, perch, pouts.
"	Rich.....	4	Sandy.....	Perch, pouts.
"	Common.....	5	Sandy.....	Perch, pouts.
Londonderry.....	Scoby's Upper.....			
"	Scoby's Lower.....			
Loudon.....	Clough's.....	50	Gravel.....	<i>Bass</i> , pickerel, perch.
"	Crooked.....	25	Rock and sand.	Pouts, pickerel, perch.
"	Hot-Hole.....	25	Rock and sand.	<i>Bass</i> (1870), pickerel, barbel
"	Rollins.....			
Lyman.....	Young's.....	200	Rocky.....	Pickereel, perch, suckers.
"	Dodge's.....	100	Muddy.....	Pickereel, pouts, dace.
"	Round.....	50	Muddy.....	Pickereel, pouts, dace.
"	Cowin.....	50	Muddy.....	Pickereel, pouts, dace.
Lyme.....	Reservoir.....	200	Sandy.....	Pickereel, perch.
"	Post's.....	200	Sandy.....	Pickereel, perch.
"	Mud.....	100	Muddy.....	Trout.
Lyndeborough.....	Benton's.....	20	Muddy.....	Pouts.
"	Badger's.....	15	Muddy.....	Pickereel.
Manchester.....	Nutt's.....	25	Sandy.....	Pickereel, perch, pouts.
"	Stevens.....	30	Muddy.....	Pickereel, perch, pouts.
"	Mosquito.....	20	Muddy.....	Pickereel, perch, pouts.
Madbury.....	Barbadoes.....			
Madison.....	Silver Lake.....	2500		<i>Bass</i> (1877), <i>land-locked salmon</i> .
"	Pea Porridge.....			
"	Davis.....			
Marlborough.....	Clapp's.....	30	Muddy.....	Pickereel, pouts, suckers.
"	Stone.....	100	Rock & gravel.	Pickereel, perch, pouts, shiners, suckers.
"	Meeting-house.....	50	Muddy.....	Pickereel, pouts, shiners, suckers.
"	Cummings.....	45	Muddy.....	Pickereel, pouts, shiners, etc.
Merrimack.....	Spalding's.....	75	Sandy & muddy	Pick'l, perch, pouts, bream, <i>bass</i> (1877)
Meredith.....	Measeley.....	1500	Sandy & rocky.	Pickereel, pouts, perch, <i>bass</i> .
"	Wickwash.....	700	Muddy.....	Pickereel, perch, pouts.
"	Forest.....	50	Muddy.....	Pickereel, perch, pouts.
"	Robinson's.....	60	Sandy & rocky.	Pickereel, perch, pouts.
Milan.....	Cedar.....	300	Muddy.....	Pickereel, perch, pouts, eels.
"	Nay's.....	200	Muddy.....	Pickereel, perch, pouts, eels.
Milton.....	Tri-Echo Lake.....	2000	Various.....	<i>Bass</i> , pick'l, perch, pouts, eels, <i>white perch</i> , <i>California salmon</i> .
"	Jones River.....			<i>California salmon</i> .
Middleton.....	Reservoir.....	500	Sandy & muddy	<i>Bass</i> (1877), pickerel, and a few trout.
Millsfield.....	Millsfield.....			Trout.
"	Moose.....			Trout.
"	Rock.....			Trout.
Moultonborough.....	Long.....	500	Sandy.....	<i>Bass</i> (1873), pickerel.
"	Red Hill.....			<i>Bass</i> (1873).
"	Berry.....	160	Muddy.....	Pickereel.
Nelson.....	Munsonville.....			
"	Center.....			
"	Spoonwood.....	170		Pickereel, perch, pouts, dace.

LIST OF LAKES AND PONDS, — *Continued.*

Towns.	Ponds.	Acres.	Bottom.	Fish.
Nelson.....	Tolman.....	41	.....	Pick'l, perch, pouts, dace.
Nashua.....	Round.....	25	Sand and mud.	Pickerel, perch, bream.
New Boston.....	Bailev's.....	15	Rocky & muddy	Pickerel, perch, pouts.
"	Beard's.....	11	Muddy.....	Pickerel, perch, pouts.
"	Joe English.....	.....	.....	.....
"	Shirley.....	10	Muddy.....	Pickerel, perch, pouts.
"	Negro.....	14	Muddy.....	Pickerel, perch, pouts.
New Durham.....	Shaw's.....	100	Gravel.....	Perch, pouts.
"	March's.....	150	Gravel and mud	Pickerel, pouts.
"	Merry-meeting.....	1050	Gravelly.....	Trout, pickerel, eel, land-locked salmon.
"	Cold-Rain.....	50	Muddy.....	Pickerel.
"	Downing's.....	75	Muddy & gravel	Pouts, pickerel.
New Hampton.....	Forest.....	.....	.....	.....
"	Jackson's.....	.....	.....	.....
New Ipswich.....	Pratt's.....	50	Rocky.....	Pickerel, pouts.
"	Hoar's.....	5	Muddy.....	Pickerel, pouts.
New London.....	Clark's.....	50	Muddy.....	Pickerel, perch, pouts, eels.
"	Messer's.....	100	Muddy.....	Pickerel, eels, perch, pouts.
"	Otter.....	125	Sandy.....	Pickerel, pouts, suckers.
"	Pleasant.....	800	Sandy.....	Bass (1870), pickerel, chub, eels, perch.
"	Little Sunapee.....	1200	Sandy.....	Pickerel, pouts, suckers.
Northfield.....	Chestnut.....	.....	.....	.....
"	Sondogardy.....	.....	.....	.....
Northwood.....	Suncook.....	400	Sandy.....	Bass (1877), pick'l, perch, pouts, eels.
"	Jenness.....	300	Sandy.....	Bass (1874), pick'l, perch, pouts, eels.
"	Long.....	.....	.....	.....
"	Little Bow.....	160	Muddy.....	Pickerel, perch, pouts, eels.
"	Harvey.....	200	Sandy & muddy	Bass (1877), pick'l, perch, pouts, eels.
"	Durgin.....	.....	.....	.....
"	Knowlton.....	100	Sandy.....	Pickerel, perch, pouts, eels.
Nottingham.....	Pawtuckaway.....	1000	.....	Bass (1877).
"	Quincy.....	300	.....	.....
Odell.....	Trio.....	.....	.....	.....
"	Cranberry.....	.....	.....	.....
Orange.....	Orange.....	.....	.....	.....
Orford.....	Brackett's.....	.....	.....	.....
"	Rocky.....	.....	.....	.....
"	Turtle.....	.....	.....	.....
"	Baker's Upper.....	.....	.....	.....
"	Reservoir.....	.....	.....	.....
"	Indian.....	.....	.....	.....
Ossipee.....	White.....	100	Sandy.....	Smelts.
"	Duncan.....	100	Sandy.....	Pickerel, pouts.
"	Garland's.....	300	Rocky.....	Trout, pouts.
"	Connor.....	500	Rocky.....	Trout, pouts.
"	Bean.....	40	Rocky.....	Trout, pouts.
"	Dan's Hole.....	500	R'ky, very deep	Trout.
Pelham.....	Long.....	600	Rock and sand.	Pickerel, perch, pouts.
"	Gumpas.....	100	Rock and mud.	Pickerel, perch, pouts.
"	White's.....	50	Sand and gravel	Pickerel, perch, pouts.
"	Island.....	200	Sandy.....	Pickerel, perch, pouts.
Peterborough.....	Cunningham.....	30	Sandy.....	Pickerel, perch, pouts.
"	Pierce.....	10	Sandy.....	Pickerel, formerly trout.
Piermont.....	Lily.....	50	Muddy.....	Pickerel.
"	Fellows'.....	500	Various.....	Pickerel, perch, pouts, eels, black bass.
"	Tarleton's Large... ..	900	Various.....	Pickerel, perch, pouts, eels.

LIST OF LAKES AND PONDS, — *Continued.*

Towns.	Ponds.	Acres.	Bottom.	Fish.
Piermont	Tarleton's Small...	500	Various	Pickere!, perch, pouts, eels, <i>black bass.</i>
Pittsfield.....	Berry's	25	Sand and gravel	Pickere!, perch, bream, <i>bass</i> (1874).
"	Eaton	8	Rock and sand.	Pick'l, perch, bream, pouts
"	Wild Goose.....	350	Muddy.....	Pickere!, perch, pouts.
"	Blake.....	5	Muddy.....	Pickere!, perch, pouts.
"	Horse.....	1	Muddy.....	Perch.
Plainfield.....	Moses's	40	Muddy.....	Pouts, suckers.
Randolph.....	Safety.....	75	Muddy.....	Trout.
Raymond.....	Jones	800	Sandy.....	<i>Bass</i> (1877), pick'l, perch.
"	Governor's	400	Muddy.....	Pickere!, perch.
"	Picker	100	Muddy.....	Pickere!, perch.
Richmond.....	Cass	100	Muddy.....	Pickere!, perch, pouts.
"	Sandy	70	Sand and rock.	Pickere!, perch, pouts.
Rindge.....	Pecker.....	30	Rocky	Pickere!, perch, shiners, pouts, sunfish, eels.
"	Long.....	1000	Various	Same as above.
"	Grassy.....	100	Muddy.....	Same as above.
"	Bullet.....	30	Sandy.....	Same as above.
"	Pool.....	80	Muddy.....	Same as above.
"	Manomonack.....	2600	Various	Same as above.
"	Durel.....	30	Muddy.....	Same as above.
"	Emerson.....	140	Rocky	Same as above.
"	Perley.....	300	Rocky	Same as above.
"	Hubtard.....	300	Various	Same as above.
"	Smith.....	60	Muddy.....	Same as above.
"	Mud.....	15	Muddy.....	Same as above.
"	Little.....	12	Muddy.....	Same as above.
Roxbury.....	Roaring Brook.....			
Runney.....	Stinson's	450	Sandy.....	Bass, pickere!, perch, a few trout, suckers.
"	Loon.....	260	Muddy.....	Pickere!, perch, roach, <i>bass</i> (1877).
Rochester.....	Kicker's.....			
"	Romia.....			<i>Black bass.</i>
Rollinsford.....	Cocheco.....			<i>Bass</i> (1868).
Salem.....	Captain's.....	160	Mud and rocky	Pickere!, perch, pouts.
"	Polcy.....	1000	Rocky & sandy	Pickere!, perch, <i>bass</i> (1877).
"	World's End.....	140	Muddy.....	Pickere!, perch, pouts.
Salisbury.....	The Bay.....	500	Muddy.....	Pickere!, perch, pouts.
"	Greenough's.....	10	Muddy.....	Pickere!, pouts.
"	Wilder's.....	3	Hard.....	Pickere!, trout.
"	Tucker's.....	35	Hard.....	Pickere!, pouts.
"	Duck			
Sanbornton.....	Rollins.....	23	Muddy.....	Pickere!, pouts, eels, perch, and a few trout.
"	Cawley.....	40	Muddy.....	Pickere!, pouts, eels, and a few trout.
"	Hale's Mill.....	35	Muddy.....	Pickere!, pouts, eels.
"	Plumer's.....	60	Muddy.....	Pickere!, pouts, eels, trout.
"	Hunkins.....	16	Various.....	Pickere!, perch, pouts.
Sandown.....	Clark's.....	50	Muddy.....	Pickere!, perch, pouts.
"	Phillips's.....	425	Sandy & muddy	Pick'l, perch, pouts, <i>black bass.</i>
"	Punch.....	25	Muddy.....	Pickere!, perch, pouts.
Sandwich.....	Bearcamp.....	400	Muddy.....	Pickere!, perch, pouts.
"	Red Hill.....	300	Muddy.....	Pickere!, perch, pouts.
"	Little.....	150	Sandy & rocky.	Pickere!, perch, pouts.
Somersworth.....	Cole's.....			<i>Bass</i> (1877).
"	Willard's.....			<i>Smelt</i> (1877). [pouts.
Springfield.....	Pleasant.....	300	Rocky & sandy.	<i>Bass</i> (1874), pick'l, perch,
"	Morgan.....	125	Sandy & muddy	Same as Pleasant.

LIST OF LAKES AND PONDS, — *Continued.*

Towns.	Ponds.	Acres.	Bottom.	Fish.
Springfield.....	Star.....	100	Rocky	Pick'l, <i>smelt</i> (1877), trout, <i>land-locked salmon</i> .
"	Baptist.....	100	Rocky.....	Pickerel, pouts.
"	Gilman.....	50	Muddy.....	Pouts.
"	Mud.....	20	Muddy.....	Pouts.
Stark.....	Potter.....	.....	.....	.....
"	Pike's.....	.....	.....	.....
"	Piercey's.....	.....	.....	.....
"	Long.....	.....	.....	.....
Stewartstown.....	Great Diamond.....	200	Muddy.....	Trout.
"	Ladd.....	5	Muddy.....	Trout.
"	Little Diamond.....	75	Muddy.....	Trout.
"	Rock.....	10	Muddy.....	Pike.
Stoddard.....	Center.....	80	Rock and sand.	Pickerel, perch, pouts.
"	Mud.....	200	Muddy.....	Pickerel, perch, pouts.
"	Island.....	300	Rocky.....	<i>Bass</i> (1873), pick'l, perch, pouts.
"	Long.....	2000	Rock,sand,mud	<i>Bass</i> (1873), pick'l, perch, pouts.
Strafford.....	Bow.....	1600	Rocky.....	Pickerel, perch, suckers, pouts, <i>bass</i> (1874).
"	Little Bow.....	50	Sandy & muddy	Pouts.
"	Wild Goose.....	40	Muddy.....	Pouts.
"	Trout.....	35	Rocky & sandy.	Pouts, and a few trout.
Success.....	Success.....	.....	.....	.....
Sunapee.....	Ledge.....	300	Rocky.....	<i>Bass</i> , pickerel, perch, etc.
"	Perkins.....	250	Muddy.....	Pick'l, pouts, eels, suckers.
"	Spectacle.....	100	Muddy.....	Pickerel.
Sullivan.....	Bolster.....	75	Rock and sand.	Trout, pouts, pick'l, perch.
"	Chapman's.....	75	Various.....	Trout, pouts, pick'l, perch.
Sutton.....	Russell.....	10	Muddy.....	Pickerel, perch, pouts.
"	Billings.....	25	Various.....	Pickerel, pouts.
"	Kezar's.....	225	Sandy.....	Pickerel, perch, pouts, dace.
"	Gile.....	100	Muddy.....	Pickerel, perch, pouts.
"	Blaisdell's.....	150	Sandy.....	Pickerel, perch, <i>black bass</i> (1870).
Swanzy.....	Great.....	160	Various.....	Pickerel, perch, pouts, etc.
"	Locke's.....	150	Muddy.....	Pickerel, pouts.
Tamworth.....	Great Hill.....	150	Muddy.....	Pickerel, pouts.
"	Chocorua.....	250	Sandy & muddy	<i>Bass</i> (1877), pickerel.
"	Elliott.....	100	Muddy.....	Pickerel, pouts.
"	White's.....	175	Sandy.....	<i>Bass</i> (1877), pick'l, pouts.
"	Whitten.....	300	Rocky.....	Trout.
"	Knowles.....	200	Muddy.....	Pickerel.
"	Pequaet.....	100	Rocky.....	.....
"	Church.....	200	Muddy.....	Trout.
"	Sawyer.....	100	Muddy.....	Trout.
"	Jeems.....	100	Muddy.....	Trout.
Thornton.....	Picket Hill.....	10	Muddy.....	Trout, pouts.
"	Cone's.....	5	Muddy.....	Pouts.
Tuftonborough.....	Lower Beech.....	.....	.....	.....
"	Dish-water.....	.....	.....	.....
Unity.....	Beaver Meadow.....	.....	.....	.....
"	Gilman.....	300	Gravelly.....	Pickerel, formerly trout.
"	Whortleberry.....	.....	.....	.....
Wakefield.....	Lovewell's.....	1200	Sandy & rocky.	Pickerel, perch, <i>California</i> <i>salmon</i> , <i>blue-backed trout</i> , <i>California salmon</i> .
"	Newichiwanock.....	1100	Rocky & sandy	Pickerel, perch, <i>bass</i> ('77).
"	Province.....	1100	Rocky & sandy	Pickerel, perch.
"	Pine River.....	1000	Rocky & sandy	Pickerel, <i>black bass</i> (1869).
"	Great East.....	3000	Rocky & sandy	Pickerel, eels, perch.
Warner.....	Bagley's.....	22	Muddy.....	Pickerel, eels, perch.

LIST OF LAKES AND PONDS, — *Continued.*

Towns.	Ponds.	Acres.	Bottom.	Fish.
Warner.....	Bear.....	48	Rocky	Pickeral, pouts, formerly trout.
"	Pleasant.....	20	Rocky & sandy	Pickeral, pouts, bass ('70), perch.
"	Tom's.....	34	Muddy.....	Pickeral, perch, pouts.
"	Simmons.....	30	Rocky	Trout, pouts.
"	Day.....	12	Muddy.....	Pickeral, pouts.
Warren.....	Glen Ponds.....	55	Muddy.....	Trout.
"	Meder	30	Muddy.....	Pouts, suckers.
"	Weeks.....	10	Muddy.....	Trout.
Washington.....	Ashuelot.....	400	Muddy.....	Pickeral, perch, dace, bass, pouts.
"	Ayers.....	40	Muddy.....	.....
"	Bacon.....	50	Muddy, rocky..	.....
"	Bear	4	Muddy.....	Trout.
"	Borden	80	Muddy.....	Perch, pouts, pick'l, trout.
"	Borney.....	10	Very muddy...	.....
"	Brockway's.....	.....	.....	.....
"	Free Island.....	15	Very muddy...	Pouts.
"	Fletcher.....	20	Very muddy...	.....
"	Frog.....	75	Very muddy...	Perch, pouts.
"	Half Moon.....	200	Rocky	Suckers, pickeral, pouts, perch, bass.
"	Hedgehog.....	50	Very muddy...	Pouts, suckers.
"	Island.....	500	Rocky.....	Trout, pickeral, perch, pouts, bass.
"	Lang, part in W'sh'n	400	Very muddy...	Pick'l, perch, pouts, bass.
"	May.....	420	Muddy.....	Pickeral, trout, perch, black bass.
"	Mellen.....	350	Sandy, clay and rock	Pickeral, perch, bass.
"	Newman.....	20	Very muddy...	Perch, pickeral.
"	North.....	250	Muddy.....	Pickeral, trout, perch, suckers.
"	Philbrick.....	15	Muddy.....	Perch, pouts.
"	Smith.....	75	Muddy.....	Suckers, perch, pouts.
"	Trout.....	3	Muddy.....	Trout.
"	Vickery.....	15	Very muddy...	Pickeral, pouts.
Webster	Loug.....	320	Various.....	Bass (1871), pickeral, perch, eels.
"	Great.....	250	Various.....	Pouts, suckers, perch, eels.
Weare.....	Ferren's.....	.....	.....	.....
"	Mount William	.....	.....	.....
Wentworth's L'e't'n	Wentworth .....	.....	.....	.....
Wentworth.....	Rocky.....	20	Sand and rock.	Trout.
"	Brown's.....	500	Rock and mud.	Bass (1875), pickeral, pouts, eels, trout.
"	Line	300	Sand and mud.	Pickeral, perch, pouts, eels.
Wilnot.....	Moody.....	.....	.....	.....
"	White.....	10	Clear.....	Pickeral, trout, suckers, pouts.
"	Eagle.....	50	Sandy.....	Pick'l, perch, trout, chub, suckers, pouts.
"	Piper.....	40	Muddy, rocky..	Pickeral, trout, pouts.
Windsor	Black.....	70	Muddy.....	Pickeral, perch, pouts.
"	White.....	55	Sandy	Pickeral, perch, pouts.
"	Bagley.....	40	Muddy.....	Pickeral, perch, pouts.
Whitefield.....	Burns.....	250	Rock and sand.	Pickeral, perch, pouts.
"	Blood's.....	100	Muddy.....	.....
"	Hale's.....	100	Rock and sand.	Pickeral, perch, pouts.
"	Hazen's.....	200	Rock and sand.	Pickeral, perch, pouts, bass (1876).

LIST OF LAKES AND PONDS, — *Continued.*

Towns.	Ponds.	Acres.	Bottom.	Fish.
Whitefield	Round	250	Rock and sand.	Pickereel, perch, pouts.
"	Little Cherry	100	Muddy	Pickereel, perch, pouts.
Winchester	Humphrey's	150	Various	Pickereel, perch, pouts, eels.
"	Round	8	Various	Pickereel, perch, pouts, eels.
Windham	Cabot's	1100	Various	Pickereel, perch, pouts.
"	Policy	1200	Various	<i>Bass</i> (1877), pick'l, perch, pouts.
"	Hititite	125	Mud	Pickereel, perch, pouts.
"	Mitchell's	25	Mud	Pickereel, perch, pouts.
Woodstock	Loon	30	Various	Trout.
"	Elbow	75	Various	Pickereel, pouts, formerly trout.
"	Hubbard's	30	Muddy	Pickereel.
"	Russell	40	Mud and sand..	Trout, pouts.
"	Gordon	12	Muddy	Trout.
"	Moran	20	Muddy	Trout.
Wolfeborough	Smith's	5120	Rock and sand.	<i>Bass</i> , pickereel, smelts, <i>California salmon</i> .
"	Rust's	720	Stony	<i>Bass</i> (1865), pick'l, roach.
"	Beach	480	Sandy	Pickereel, perch, pouts.
"	Crooked	320	Stony	<i>Bass</i> (1871).
"	Sargent's	240	Muddy	Pickereel, perch, pouts.
"	Garland's	120	Muddy	Pickereel, perch, pouts.
"	Barton's	80	Muddy	Pouts, eels.

REPORT

OF THE

STATE LIBRARIAN

TO THE

NEW HAMPSHIRE LEGISLATURE,

JUNE SESSION, 1879.

MANCHESTER:

JOHN B. CLARKE, STATE PRINTER.

1879.

OFFICERS.



P. B. COGSWELL, Esq.,	}	<i>Trustees.</i>
WILLIAM M. CHASE, Esq.,		
GEN. GEORGE STARK,		

WILLIAM H. KIMBALL, *Librarian.*

REPORT.

STATE OF NEW HAMPSHIRE, LIBRARIAN'S OFFICE,
CONCORD, March 1, 1879.

*To the Honorable Senate and House of Representatives in General
Court convened, Wednesday, June 4, 1879.*

I herewith present to you a statement of the transactions of this office for the current year, as by law required.

There is great satisfaction felt, both by the managers and the patrons of the library, over a long-desired consummation. By means of the liberal appropriation of the last session of the legislature, the American reports and digests are now complete. And, by exchange and purchase, important additions have been made to the old English reports, and to other departments of the library. This filling of the state and United-States reports has long been felt as the one thing most needful, and has been the steady aim of the trustees heretofore. It has now been accomplished, at an expense considerably below the sum put at the disposal of the trustees for that purpose.

The library was so scant in shelf-room that an extension equivalent to these book-additions was unavoidable; consequently it was determined to extend the projection of two alcove wings, by means of which room for some six hundred additional volumes was made, without offense to the order of the structure, or in the least degree impairing the light. Additional room is still an imperative need, and an iron stairway to the gallery is contemplated, whereby the room of the present stair-

way may be devoted to shelves, above and below, thus giving room for some fifteen hundred volumes. This amount of room is needed at once, that the books in the library may be suitably ordered and place made for more immediate prospective receipts.

Under the late law for the disposal of New-Hampshire geological reports, thirteen sets of that work have been sold. The amount received therefor (two hundred and eight dollars) has been deposited with the state treasurer.

I have sold various surplusage,—Provincial Papers (three volumes), laws, registers, county reports, etc.,—to the amount of thirty-three dollars seventy-nine cents, which has been expended for books, postage, freight, and other incidentals, as per account approved by the trustees.

There is an increased use of the library, betokening a becoming interest in the additional supplies, so inviting to patronage; and, with suitable means, and attention to the department of English reports, the library will become exceedingly creditable to the State and compare favorably with like institutions of other States. It is hoped there will be no abatement of interest and effort in this direction till desired fullness is attained.

EXCHANGE LIST.

[The figures at the right indicate the number of volumes.]

ARIZONA TERRITORY.

Compiled Laws of 1877	1
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ARKANSAS.

Court Reports, vols. 31, 32	2
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CALIFORNIA.

Court Reports, vol. 51	1
Statutes of California, 1877-78	1
Amendment to Code, 1877-78	1
Journals of Assembly and Senate, 22d session	2

CANADA.

Law Reports, vols. 40, 41, 42	3
Supreme Court Reports, vol. 1	1
Revised Statutes of Ontario, vols. 1 and 2	2
Sessional Papers, vol. 10, No. 8	1
Sessional Papers, vol. 10, Nos. 1-30, 1876	1
Sessional Papers, vol. 11, Nos. 1-11	11
Statutes of Quebec, Ontario, and Canada, 1878	4
Journals of Legislative Assembly of Quebec, vol. 11	1
Journals of Legislative Council, vols. 11 and 12	2
Journals of Senate and House of Commons, vol. 12	2
Department Reports (unbound)	12
Report of Progress, Geological Survey, 1876-77 (unbound)	1

CONNECTICUT.

Court Reports, vol. 44	1
Public and Special Acts, 1878 (pamphlet)	3
House and Senate Journals, 1878	2
Legislative Documents, 1878	1
Agricultural Reports, 1877	1

DELAWARE.

Chancery Reports, vols. 1 and 2	2
Laws of 1877, 3 copies (unbound)	3

GEORGIA.

Court Reports, vols. 57, 58	2
Constitution of, 1877 (unbound)	1
Journal of Constitutional Convention (unbound)	1

ILLINOIS.

Court Reports, vols. 82, 83, 84, 85	4
Legislative Reports, 1877	4
Senate and House Journals, 1877	2
School Laws, 1877 (pamphlet)	1
Canal Commissioner's Report, 1877 (pamphlet)	1
Equalization Report, 1877 (pamphlet)	1

Insurance Reports, 1877, parts 1 and 2 (pamphlet)	2
Railroad and Warehouse Reports, 1877	1
Railroad and Warehouse Laws, 1877	1
Revenue Laws, 1877 (pamphlet)	1
Secretary's Report, 1878	1
Industrial University Report, 1875-76	1
Agricultural Report, 1876	1
Equalization Report, 1878	1
Minor Reports (pamphlet)	3
Sent, to complete set, vol. 55, New-Hampshire Reports	1

INDIANA.

Court Reports, vols. 56, 57, 58, 59	4
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IOWA.

Court Reports, vols. 44, 45, 46	3
Report of the State Librarian, 1877 (pamphlet)	1
Laws of, 1878	1
Journals of House and Senate, 1878	2

KANSAS.

Court Reports, vols. 13, 14, 15, 16, 17, 18, 19, 20	8
School Laws of, 1877	1
Agricultural and Centennial Report, 1876	1
Horticultural Report, 1877	1

KENTUCKY.

Court Reports (Bush, vol. 13)	1
Second Annual Report on Agriculture, Horticulture, and Statistics	3

LOUISIANA.

Court Reports, vols. 22, 23, 26, 27, 28, 29	6
House and Senate, Journals of, 1878, duplicated (unbound)	8
Documents of, 1878	1
Laws of, 1877, 1878	2
Catalogue of State Library, 1878	1

MARYLAND.

Court Reports, vol. 46	. . . . .	1
Laws of, for 1878	. . . . .	1
Journals of House and Senate, 1878	. . . . .	2
House and Senate Documents, 1878	. . . . .	2
Burgwin's Digest	. . . . .	1

MASSACHUSETTS.

Court Reports, vols. 122, 123, 124	. . . . .	3
Laws of, 1878	. . . . .	1
Legislative Documents, 1877, vols. 1-5	. . . . .	5
Railroad Commissioner's Report, 1877	. . . . .	1
Sent in exchange, vols. 9 and 10, Provincial Papers	. . . . .	2

MICHIGAN.

Court Reports, vols. 35, 36	. . . . .	2
Index to Laws of Michigan, 1872-77	. . . . .	1
Pomological and Agricultural Reports, 1877	. . . . .	2
Sixth Registration Report, 1872	. . . . .	1
Auditor-General's Report, 1877	. . . . .	1
Insurance Reports, 1878	. . . . .	2
School Reports, 1877	. . . . .	1
Joint Documents, vols. 1 and 2	. . . . .	2
History of Lansing Reform Club	1
Vol. 1, Michigan Pioneer Collections	1

MINNESOTA.

Court Reports, vol. 23	1
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MONTANA.

Laws of, 1877	1
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MISSOURI.

Court Reports, vols. 65, 66	2
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MISSISSIPPI.

Court Reports, vols. 54, 55	2
Reports of the State Officers, 1878	1
Journals of House and Senate, 1878	. . . . .	2

NEBRASKA.

Court Reports, vols. 6, 7	2
Librarian's Report, 1877-78	1

NEW HAMPSHIRE.

From Hon. John Kimball, Specifications, etc., of the New Prison	1
From the Secretary of State, Provincial Papers, vol. 10 (10 copies)	10
Journals of the House and Senate, 1877, 1878	12
Legislative Reports, 1877, 1878	12
New-Hampshire Law Reports, vol. 50 (2 copies); vol. 51 (4 copies); vol. 54 (6 copies); vol. 55 (12 copies); vol. 56 (9 copies); vol. 57 (6 copies)	39
Report on Revision of the Statutes (unbound)	5
Report of the Superintendent of Public Instruction, 1878	6
County Reports, 1876 (1 copy); 1877 (3 copies); 1878 (9)	13
Session Laws of 1878	6
General Laws, 1878	15
From Secretary Adams, Agricultural Report, vol. 7	1
From the Superintendent, for distribution, School Report, 1877	30
From E. A. Jenks, New-Hampshire Geological Reports, vol. 2	386
From E. A. Jenks, New-Hampshire Geological Report, vol. 3	405
Delivered Secretary of State, to supply orders of Governor and Council:—	
Copies vol. 1, New-Hampshire Geology	19
Copies vol. 2, New-Hampshire Geology	28
Copies vol. 3, New-Hampshire Geology	3

NEW JERSEY.

Court Reports (Law), vol. 39	1
Court Reports (Equity), vols. 27, 28, 29	3
Laws of, 1877, 1878	2
Hood's Index to Laws of, 1663-1867	1
Journals of Assembly, 1877, 1878	2

Journals of Senate, 1877, 1878	2
Legislative Documents, 1877, 1878	3
Stewart's New-Jersey Digest, vols. 1, 2	2
Geological Report of, 1878 (Report on Clays)	1
Revised Statutes of, 1709-1877	1

NEVADA.

Court Reports, vol. 12	1
Sent miscellaneous Pamphlet Laws, 1826 to 1871 (pamph.)	19

NORTH CAROLINA.

Court Reports, vols. 78, 79	2
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NEW YORK.

New-York Reports, vols. 67, 68, 69, 70	4
Supreme Court Reports (Hun's) vols. 20, 21	2
Laws of, 1878	1
Senate Documents, 1877, vol. 4	1
Assembly Documents, 1877, vol. 5	1
Report of the Museum of Natural History (pamphlet)	1
Senate and Assembly Journals, 1878	2
Assembly Documents, 1878, vols. 1, 2, 3, 4, 6	5
27th Annual Report, Museum of Nat. History (pamphlet)	1

OHIO.

Court Reports (Ohio State) vols. 28, 29, 30, 31	4
Laws of, 1878	1
Journals, House, 1877, and Senate, 1877, 1878	3
Executive Documents, 1877	3
Agricultural Reports, 1876, 1877	2
Railroad Report, 1877	1
Statistics, 1877	1
School Report, 1877	1
Centennial Report, 1877	1
Miscellaneous Official Reports (pamphlet)	26

OREGON.

Court Reports, vol. 6	1
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PENNSYLVANIA.

Court Reports, vols. 84, 85	2
Laws of, 1878	1
Executive Documents, 1877-78	2
Senate and House Journals, 1878	2
Legislative Documents, 1878, 1-7 except 5	6
Duplicate Department Reports	9
Catalogue of State Library	1
Smull's Legislative Hand-book	1

RHODE ISLAND.

Court Reports, vol. 11	1
Acts, Resolutions, and Reports, 1877-78	1
Public Laws, 1873-78	1
Various Session Schedules of Rhode Island, 1798 to 1849 (pamphlet)	75
Public Laws of Rhode Island, 1844	1
Legislative Manual, 1878-79	1
Sent in exchange, various Session Laws New Hampshire, 1812 to 1875 (pamphlet)	22
Adams's Agricultural Reports, vols. 5, 6, 7	3

SOUTH CAROLINA.

Court Reports (Richardson's, vols. 6, 7)	2
Acts of South Carolina, 1877-78	1
Senate Journals of South Carolina, 1877-78	1

TEXAS.

Court Reports, vols. 47, 48	2
Court of Appeals Reports, vols. 2, 3, 4	3

UNITED STATES.

Bureau of Education, Special Report, 1876-77 (pamphlet)	1
Report on the Geological Exploration, 40th Parallel, and Atlas	2
Tertiary Flora of the West	1

Bulletin No. 1, vol. 4, United-States Geological Survey (pamphlet)	I
United-States Official Register, 1877	I
Powell's Geological Survey of the Rocky Mountains, vol. 3	I
Report on Life-Saving Service, 1877	I
United-States Geographical Survey, west of the 100th Meridian	I
Messages and Documents, 1877-78 (from Hon. E. H. Rollins)	I
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Coast Survey of United States, 1875	I
Six Maps of Operations of the late War (from War Department).	
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House Journal, 2d Session, 45th Congress (3 copies) .	3
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United-States Official Postal Guide, 1879 (pamphlet) .	I
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Annual Report of the Librarian of Congress, 1878 (pamph.)	I
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Specifications and Drawings of Patent Office, September, 1877, to August, 1878, inclusive	12

VIRGINIA.

Court Reports (Grattan, 28)	I
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Senate Journal and Documents, 1877-78	I
House Journal and Documents, 1877-78	I
Legislative Reports, 1877-78	I

VERMONT.

Roberts' Digest of Reports	1
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WEST VIRGINIA.

Court Reports, vols. 10, 11	2
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WASHINGTON TERRITORY.

Laws of 1877	1
School, Railroad, and Election Laws, 1877 (pamph.) .	3
Elements of Wealth of Washington Territory (unbound)	1
House and Council Journal	2

WISCONSIN.

Court Reports, vol. 43	1
Laws of Wisconsin, 1878	1
Legislative Manual, 1878	1
Senate and Assembly Journals, 1878	2
Messages and Documents, 1878	2

WYOMING TERRITORY.

Session Laws of 1877 (pamphlet)	1
House and Council Journals, 1877 (pamphlets) . . .	2

SPECIAL RECEIPTS.

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Mr. Sumner, the Alabama Claims, and their Settlement (pamphlet)	1
Letters of Hon. Wm. E. Chandler and Wm. Lloyd Garri- son (pamphlet)	1
The Bankers' Almanac and Register, 1878	1
From the Unitarian Association, Boston, Sermons: "Rea- son, Faith, and Duty," by James Walker, D. D. .	1
From A. J. Blake, Esq., Annual Report, town of Fitzwil- liam, 1878 (pamphlet)	1
From Isaac K. Gage, Esq., Annual Report, town of Bos- cawen, 1878 (pamphlet)	1

From S. M. Watson, Esq., Assistant Librarian, Finding List of Portland Public Library (pamphlet) . . .	I
Proceedings of the American Antiquarian Society, Nos. 69, 70, 71 (pamphlet)	3
From the publishers, "The Medical Eclectic," vols. 4 and 5 (unbound)	2
From Hon. E. H. Rollins, U. S. Agricultural Reports, 1876	I
From Dexter Hawkins, Esq., A. M., "Education the Need of the South" (pamphlet)	I
From the author, Mr. Joseph Nash, "Capital and Labor" (pamphlet)	I
From Mr. Stewart, City Clerk, City Charter, Ordinances, Reports, etc., 1878	I
From Claremont Manufacturing Company, Papers and Proceedings of United-States Naval Institute (pamph.) .	I
From E. Steiger, publisher, "Year Book of Education, 1878" (pamphlet)	I
From Mrs. Elizabeth Thompson, "Deterioration and Race Education"	I
From the American Swedenborg Printing and Publishing Society, Compendium of Swedenborg's Theological Writings, 1875	I
Miscellaneous Theological Works of Swedenborg, 1871 .	I
American Water Color Society, Illustrations (pamphlet) .	I
Catalogue of Allen's Academy, Chicago, Ill. (pamphlet) .	I
Sixth Annual Report, Chicago Public Library, 1878 (pamphlet)	I
Catalogue of Keene High School, 1877-78 (pamphlet) .	I
Catalogue of Officers and Students of Yale College, 1878-79 (pamphlet)	I
From Adjutant-General's exchange, Vermont Medical Journal (pamphlets)	2
From Adjutant-General's exchange, Archives of Science (unbound)	I
From U. S. Surgeon-General's office, Annual Report, 1878 (pamphlet)	I
From Oregon State Medical Society, Proceedings at their Fifth Annual Meeting, 1878 (pamphlet)	I

From Frank W. Hackett, Esq., Portsmouth, New-Hampshire Senate and House Journals, 1826	1
Proceedings of Bench and Bar, Supreme Court United States, in Memoriam, Caleb Cushing (pamphlet)	1
From James Nesbitt, Grand Scribe, Proceedings of Grand Chapter, Royal Arch Masons, Ohio (pamphlet)	1
Proceedings of Grand Commandry, Knights Templars of Ohio (pamphlet)	1
From John C. Moore, Esq., Adjutant-General's Report, Iowa, 1864-65	1
From Mercantile Library, Philadelphia, Finding List, etc. (pamphlet)	1
From D. J. Vaughan, Esq., City Clerk, Portsmouth, N. H., Journals of New-Hampshire House of Representatives, 1818, 1825, 1826 (unbound)	3

SPECIAL ISSUES.

To Fisherville Public Library, by order of Gov. Prescott, New-Hampshire School Reports, 1862, 1864, 1866, 1867, 1876	5
Provincial Papers, to complete set, vols. 6-10	5
To the Secretary of State, vols. 6 and 7, Provincial Papers	2
To the Secretary of State, for distribution, vol. 5, Provincial Papers	1
To P. B. Cogswell, trustee, to complete set, vols. 2, 7, 10, Provincial Papers	3
To Mr. Adams, for Agricultural Department, vols. 2 and 3, and Atlas, Geological Survey	3

SPECIAL EXCHANGES.

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Various New Hampshire Election Sermons (pamphlet)	26
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And 1 copy Aaron Bancroft's Life of Washington	1

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N. H. Geology, vol. 3, and Atlas	2
For Pennsylvania Geological Survey (2d) 6 vols.	6
New-Hampshire Geology, vols. 1-3, and Atlas	4
For California Geological Survey (3 vols., with pamphlet)	4

With Chilian Consul at Boston, for Chilian Government : —

1 set Provincial Papers, vols. 1-10	10
(Chilian Government Records to be sent in return.)	

With Horace Brown, Salem, Mass. : —

New-Hampshire Geology, vol. 3, and Atlas	2
(For works of his not yet printed.)	

With Little, Brown, & Co., Boston : —

Lot of different State Laws, mostly in pamphlet and paper	637
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Lot of Reports, bound and unbound	28
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For 45 vols. English Reports, as follows : —

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Anstruther's Ecclesiastical Reports	3
Curteis's Ecclesiastical Reports	3
Haggard's Ecclesiastical Reports	4
Hardre's Ecclesiastical Reports	1
Hay's Ecclesiastical Reports	1
Lee's Ecclesiastical Reports	2
Phillimore's Ecclesiastical Reports	3
Andrews' K. B. Reports	1
Arnold's C. P. Reports	1
Caldecott's Reports	1
Conray's Reports	1
Davison Merivale Reports	1
Haggard's Consistory Reports	2
Hobart's Reports	1
Jebb & Symes' Reports	2
Perry & Davison's Reports	4
Ridgeway's Reports	3
Vernon & Scriven's Reports	1
Younge's Reports	1
Manning & Ryland's Reports	5
Ridgeway, Lapp, and Schoales' Reports	1

BOOKS PURCHASED.

Smith's History of New Jersey	1
American Reports, vols. 22-25	4
Jones on Mortgages	2
Curtis's Law of Patents	1
Jones & Spence's New-York Reports, vols. 10, 11	2
Seldon's Notes	1
Raum's History of New Jersey	2
Alabama Select Cases	1
Arkansas Reports, vols. 14, 17	2
Georgia Decisions	1
Georgia, Dudley's Reports	1
T. B. Munroe's Reports	1
Robinson's Louisiana Reports, 1-12	12
Louisiana Annual Reports, vol. 16	1
Smede & Marshall's Mississippi Reports, vol. 3	1
Mississippi Reports, vols. 31, 35, 37, 38	4
Devereaux's Law Reports, vol. 2	1
Richardson's Equity Cases	1
Riley's Chancery Reports	1
Yerger's Tennessee Reports, vols. 7, 8, 10	3
Abbott's New Cases, vols. 3, 4	2
Barbour's Reports, vol. 67	1
Clifford's Reports, vol. 3	1
Howard's Practice Reports, vols. 54, 55	2
Desty's Federal Citations	1
Daly's Reports, vol. 6	1
"Principles of Light and Color"	1
Wood on Fire Insurance	1
North Carolina, Martin's Reports	2
" Hayward's Reports, vol. 2	1
" Phillips' Equity and Law	2
" Hawkes' Law and Equity, vol. 4	1
" Battle's Digest, vols. 1-4	4
" Winston's Law and Equity, 3 vols. in 1	1
Missouri Appeal Reports, vol. 3	1
American Decisions, vols. 1-5	5
Lowell's Decisions, vol. 2	1

History of Boscawen, by Coffin	1
Hopkinson's Works, vols. 1-3 (containing reports)	3
Bryant's Popular History of the United States, vol. 2	1
Southern Historical Collections, vols. 1-6	6
Index to United-States Supreme Court Reports	1
Thompson's National Bank Cases	1
Southern Law Review, 1877, 1878 (unbound)	2
American Law Register (unbound)	1
American Law Review, vols. 13 and 14 (unbound)	2
Bankruptcy Register Reports, vols. 17 and 18 (unbound)	2
Albany Law Journal, vols. 17 and 18 (unbound)	2
Library Journal, vol. 3 (unbound)	1
Journal of Speculative Philosophy, vol. 12 (unbound)	1
The Reporter, vols. 5 and 6 (unbound)	2
Daily Globe, vols. 14 and 15 (unbound)	2
Historical and Genealogical Register, vol. 33 (unbound)	1
Smith's "Dartmouth College"	1
English Reports, Law Series for 1878	10
Buffalo Supreme Court Reports, vol. 1	1
Burroughs on Taxation	1
Rapalje's New-York Reference Digest	1
Birds of North America, Nos. 27-39 (pamphlets)	13
Alabama Reports, Minor's	1
" " Stewart's, vol. 2	1
" " Stewart & Porter's, vols. 3, 4, 5	3
" " New Series, vols. 11, 12, 13, 15, 17, 19, 20, 21, 28, 33-36	13
Alabama Digest, Bricknell's	2
Arkansas Reports, vols. 13, 20, 21	3
" Digest, Rose's	1
Connecticut Reports, Root's	2
" Digest, Baldwin's	1
Delaware Reports, Harrington's, vol. 1	1
Florida Reports, vol. 6, part 2, and vol. 10	2
Florida Index	1
Georgia Reports, T. U. P. Charlton's	1
" " R. M. Charlton's	1
" " vols. 3, 4, 5, 6, 7, 8, 30	7

Pennsylvania Reports, Grant's Cases	3
" " Brewster's Equity	3
" " Law Journal	5
" " Philadelphia	9
" " Pittsburgh	3
" " Legal Gazette	1
Pennsylvania Digest, Brightly's	2
South Carolina Reports, Mills'	2
" " Rice's, vol. 1	1
" " Harper's Chancery	1
" " Bailey's Chancery	1
" " Hill's Chancery	2
" " Dudley's Chancery	1
South Carolina Digests, Conner's	1
" " Rice's	2
" " Swinton and Conner's	1
Tennessee Reports, Overton's, 2 vols. in 1	1
" " Cooke's	1
" " Haywood's, vols. 3, 4, and 5, in 1	1
" " Peck's	1
" " Yerger's, vol. 6	1
" " Humphrey's, vols. 1, 2, 3, 4, 5	5
" " Coldwell's, vol. 7	1
Tennessee Digest, King's	4
Virginia Reports, Jefferson's	1
" " Wythe's Chancery	1
" " Virginia Cases, vol. 2	1
" " Call's, vols. 4, 5, 6	3
" " Munford's, vol. 5	1
" " Gilmer's	1
" " Randolph's, vol. 6	1
" " Leigh's, vols. 8, 9, 10	3
" " Patten, jr., and Heath's	2
Virginia Digest, Royall's	1
" Index, Tate's	1
Washington Territory Reports	1
Paine's Circuit Court Reports, vol. 2	1
Wallace's Circuit Court Reports	1

Wallace, jr.'s, Circuit Court Reports, vol. 1	1
Woods' Circuit Court Reports	2
Hempstead's Circuit Court Reports	1
McAllister's Circuit Court Reports	1
Sawyer's Circuit Court Reports, 4 vols.	4
Cranch's District Court Reports, 6 vols.	6
Abbott's District Court Reports, vol. 2	1
McArthur's District Court Reports	2
Ware's District Court Reports, vols. 2, 3	2
Sprague's District Court Reports, vol. 2	1
Van Ness' Prize Cases	1
Abbott's Admiralty Reports	1
Blatchford's Prize Cases	1
Benedict's Reports, vols. 1-7	7
Gilpin's Reports	1
Newberry's Admiralty Reports	1
Hoffman's Reports, vol. 1	1
McCahon's Reports	1
Devereux's Court of Claims Reports	1
Nott and Huntington's Court of Claims Reports, vols. 1-10	10
Robb's Patent Cases	2
Fisher's Patent Cases	6
Fisher's Patent Reports	1
Chase's Decisions	1
United-States Court of Claims Reports, vols. 11, 12	2
United-States Digest, New Series, vol. 8	1
Whitman's Patent Cases	1
Parker and Desty's California Digest	3
Utah Reports, vol. 1	1
Otto's United-States Reports, vol. 6	1
Simmons's Wisconsin Digest, vol. 2	1
Cockcroft's Table of Cases	1
Dillon's Circuit Court Reports, vol. 3	1
Thompson and Cook's (New York) S. C. Reports	6
Williams's (Mass.) Citations	1

SUMMARY.

Additions by purchase	408
regular exchange, etc.	1,409
special exchange	57
donations	41
	<hr/>
	1,915
Issues to State, and donations	69
in exchange	709
	<hr/>
	778
Expended on library accounts, during current year, mostly for books, as per accounts of state treas- urer	\$2,644 77

Respectfully submitted.

WM. H. KIMBALL,
State Librarian.

REPORT
OF THE
ADJUTANT-GENERAL
OF THE
STATE OF NEW HAMPSHIRE,
FOR THE YEAR ENDING
MAY 30, 1879.

MANCHESTER:
JOHN B. CLARKE, STATE PRINTER.
1879.

ADJUTANT-GENERAL'S REPORT.

GENERAL HEAD-QUARTERS, ADJUTANT-GENERAL'S OFFICE,
CONCORD, N. H., June, 1879.

To His Excellency B. F. PRESCOTT, Governor and Commander-in-Chief: —

GOVERNOR, — I have the honor to transmit to you herewith, and through you to the legislature, my report of the several departments under my charge, and of the doings of the year just closed.

I have to make the usual apology for delay ; viz., the fact that the enrollment returns from the different towns in the State cannot be got in at an earlier date ; the delay has been for the purpose of giving a fuller enrollment than otherwise could have been done.

Very respectfully,

IRA CROSS,
Adjutant, Inspector, and Quartermaster General.

REPORT.

HEAD-QUARTERS, ADJUTANT-GENERAL'S OFFICE,
CONCORD, N. H., June, 1879.

To His Excellency B. F. PRESCOTT, Governor and Commander-in-Chief: —

GOVERNOR, — I have the honor to submit for your consideration the following statement of the operations and the condition of my department, with such facts and suggestions as may be of interest.

There has been no important change in the general organization of the State militia during the past year, except such as comes from the operation of the new laws passed at the last session of the legislature, the brigade and regimental organizations remaining the same.

The entire active force is now known as the "New Hampshire National Guard," and consists of one brigade, under the command of Brigadier-General J. M. Clough, with headquarters at Concord, which is divided into three regiments of infantry, of ten companies each, two troops of cavalry, and two four-gun batteries of two platoons each.

The first regiment, Col. J. J. Dillon commanding, headquarters at Manchester, is composed of the following companies: —

Strafford Guards	Co. A, Dover . .	40 men.
Sheridan Guards	Co. B, Manchester	53 "
Portsmouth Guards	Co. C, Portsmouth	50 "

Portsmouth H. Artillery	Co. D, Portsmouth	46 men.
Straw Rifles	Co. E, Manchester	51 “
Lane Rifles	Co. F, Candia . . .	53 “
Newmarket Guards	Co. G, Newmarket	50 “
Great Falls Lt. Infantry	Co. H, Great Falls	48 “
Manchester Veterans	Co. I, Manchester	43 “
Head Guards	Co. K, Manchester	53 “
First Regiment Band		25 “

512 men.

The second regiment, Col. D. M. White commanding, head-quarters at Peterborough, is composed of the following companies : —

Lafayette Artillery	Co. A, Lyndeborough	53 men.
Gov. Cheney Guards	Co. B, Peterborough	43 “
Hinsdale Guards	Co. C, Hinsdale . . .	47 “
Granite State Cadets	Co. D, Antrim . . .	50 “
Wadleigh Guards	Co. E, Milford . . .	50 “
Nashua City Guards	Co. F, Nashua . . .	42 “
Keene Light Guard	Co. G, Keene	53 “
Keene Light Guard	Co. H, Keene	53 “
Foster Rifles	Co. I, Nashua	53 “
Carter Guards	Co. K, Hillsborough	53 “
Second Regiment Band		25 “

522 men.

The third regiment, Col. J. N. Patterson commanding, head-quarters at Concord, is composed of the following companies : —

Messer Rifles	Co. A, New London	50 men.
Merrimack Guards	Co. B, Chichester . .	51 “
State Capital Guards	Co. C, Concord . . .	50 “
Weston Guards	Co. D, Pittsfield . .	51 “
Pillsbury Light Guard	Co. E, Concord . . .	48 “
Lancaster Rifles	Co. F, Lancaster . .	49 “

Shaw Rifles	Co. G, Lebanon . .	47 men.
Nesmith Rifles	Co. H, Franklin . .	47 “
Eustis Guards	Co. I, Colebrook . .	55 “
Belknap Rifles	Co. K, Laconia . .	51 “
Third Regiment Band		25 “
		<hr/> 524 men.

The unattached organizations are as follows : —

First Troop Cavalry	Peterborough	40 men.
Second Troop Cavalry	Portsmouth . .	50 “
First N. H. Battery	Sect. A, Manchester . .	34 “
First N. H. Battery	Sect. C, Hancock . .	38 “
Second N. H. Battery	Sect. A, Dover . . .	33 “
Second N. H. Battery	Sect. B, Portsmouth . .	46 “
Amoskeag Veterans	Manchester . .	100 “
		<hr/> 341 men.

There are, of field and staff officers, including the governor's staff and the inspecting and mustering officer, fifty-one men, which gives us an aggregate of 1,950 officers and men. One platoon of artillery, located at Peterborough, has been disbanded, to make this arm of the service conform to the new law.

The new militia laws passed by the last legislature went into effect April 1, and, so far as I am able to judge, are a great improvement over the old ones ; but, as we have not yet seen their full workings, it is too early to make suggestions as to changes which time may show to be needed.

During the past year it has been necessary to purchase new uniforms for a large portion of the infantry ; and in accordance with the law passed in 1877, allowing the regiments to decide upon the style and pattern, uniforms have been made for the three regiments in material and cut alike, but differing in the trimming, which are believed to be equal to any in the volunteer service in the country,

and of durable material (Middlesex cassimere), neatly trimmed. Each suit was made to measure and the fits have been excellent. The work has been done by B. F. Haley, Esq., of Newmarket, who deserves much credit for the thorough work given us and the pains taken to suit each man. Such of the old uniforms as were sound have been recut and trimmed to match the new, with entire satisfaction to the men and at great saving to the State. The expense has of course been large, but, as the uniforms are good for several years and this outlay will not be required again for several years, it has been thought best to place the troop upon as nearly an equal footing as possible; and when the character of the men in our volunteer service is considered, it is believed that no tax-payer will feel that the money has not been well spent.

The commander-in-chief, Governor Prescott, in carrying out the provisions of the law, while insisting upon economy and keeping the expenditure as small as consistent with the requirements, has also urged the importance of having serviceable material, well made, neatly trimmed, and well fitted.

It has been a source of much regret that during the past year the numerous requests for authority to raise new companies could not be granted, the force now enlisted being the maximum allowed, and a large number of patriotic citizens who desire to join us are compelled to remain inactive.

During the past year new infantry companies have been organized at Keene, Nashua, and Hillsborough, and are filled with young men of the right stamp, who will do their part to maintain the credit of the service.

INSPECTIONS.

The semi-annual inspection of the troops at their armories, as provided for by the law of 1877, was made by Col. J. J. Dillon, who was detailed for that purpose on account of

the regular officer, Col. D. J. Vaughan, being prevented from attending to the duty by engagements at home. The service was performed in a very satisfactory manner, and many of the suggestions of Col. Dillon have been acted upon. He reports much enthusiasm in nearly every company, and a feeling of pride in the State militia, in both officers and men, that cannot fail to place them in front ranks of volunteer troops.

Great credit is due to officers and men for the alacrity with which their duty is performed, and for the great amount of time and labor they gratuitously give to the State in drilling and in perfecting themselves in their duties; and especial credit is due to Col. White and the entire second regiment for their patriotism in holding, *at their own expense*, a three days' encampment at Nashua, last fall. Credit is also due to the citizens of Nashua who so liberally seconded the regiment. The encampment was productive of much good, and the thorough discipline and prompt obedience to orders gave the fullest evidence that the second regiment can be relied upon in any emergency.

I especially desire to call your attention to the condition of many of the documents on file in this office, particularly to those relating to the late war, which are, by reason of frequent handling in making up records for pensions, etc., becoming quite dilapidated, and in many instances hardly legible, so that soon documents which are of the utmost importance not only to the living but to the patriot dead, and which soon it will be impossible to replace, will be practically lost. I would recommend that authority be given for the necessary expense to cover the cost of copying in the most durable manner. The attention of the legislature was called to this matter by Adjutant-General Haines, some five years since, but no action was taken, and I urge that no further delay be allowed.

In this connection I would also urge, that, through our senators and representatives in Congress, an effort be made

to recover from the war department in Washington the records of the war of 1812, now deposited there, but which are clearly the property of the State of New Hampshire and of much more importance to us than to them, and to which it is nearly impossible for even the accredited agents of our State to obtain access.

QUARTERMASTER'S DEPARTMENT.

At the present time our troops are better clothed than at any former time, yet, were they called into active service, they would have to be supplied at once with overcoats and blankets; and I would suggest the propriety of making an especial appropriation of money enough to cover the cost of at least one of these, as it will be impossible out of the present appropriation to purchase them, and it would be quite hazardous to order men into camp for four days, as the new law requires, with no better protection than they now have.

The infantry are nearly all armed with the Springfield rifle musket, two companies of each regiment only having breech-loaders; but as our annual allowance from the war department is equal to about the cost of one hundred breech-loaders, which we can draw, it has not been deemed advisable to purchase, but to take our allowance in these.

Gov. Prescott discovered during the last year that the State was the owner of the gun-house in Portsmouth, and it may be well to dispose of the land.

The disbanding of one platoon of artillery will allow us to supply some deficiencies in the remaining ones, and possibly leave some material that may be turned in to the war department and for which we may draw supplies; Gov. Prescott having obtained permission to do so by personal application at the war department.

The growing importance of the State militia, and the increased amount and value of material owned by the State,

are such as to make the need of a permanent fire-proof building in Concord for a store-house more pressing than before ; and as we now pay two hundred dollars annually for rent, it would seem that economy alone would dictate the erection of such a building, which could be put up for a price, including land, not exceeding two thousand dollars.

ANNUAL ENROLLMENT.

The whole number of men reported by the town clerks as subject to military duty is 43,970, which with the active militia makes our whole force 45,920 men. Particulars are printed herewith.

Very respectfully, your obedient servant,

IRA CROSS,
Adjutant, Inspector, and Quartermaster General.

ROSTER OF NEW HAMPSHIRE NATIONAL GUARD.

HIS EXCELLENCY BENJAMIN F. PRESCOTT, Governor and Commander-in-Chief.

GENERAL STAFF.

NAME AND RANK.	Residence.	Date of Commission.	Remarks.
ADJ'T, INSPECTOR, AND Q. M. GENERAL.			
Ira Cross....	Manchester.....	March 2, 1876.	
COMMISSARY-GENERAL.			
William H. Sise.....	Portsmouth.....	.....	Elected annually by legislature.
AIDS-DE-CAMP.			
Col. Solon A. Carter.....	Keene.....	June 7, 1877.	
Benjamin W. Hoyt.....	Epping.....	June 7, 1877.	
John Bracewell.....	Dover.....	June 7, 1877.	
Martin A. Haynes.....	Gilford.....	June 7, 1877.	
Jonathan E. Pecker.....	Concord.....	June 7, 1877.	
George L. Ordway.....	Warner.....	June 7, 1877.	
Atherton W. Quint.....	Manchester.....	June 7, 1877.	
Charles A. Gillis.....	Nashua.....	June 7, 1877.	
Ossian Ray.....	Franconia.....	June 7, 1877.	
George H. Stowell.....	Laconia.....	June 7, 1877.	
Charles Blanchard.....	Claremont.....	June 7, 1877.	
William S. Pillsbury.....	Sandwich.....	June 7, 1877.	
Ora F. Fatten.....	Londonberry.....	Jan. 28, 1878.	
Daniel J. Vaughan.....	Kingston.....	Nov. 24, 1878.	
	Portsmouth.....	Nov. 1, 1877.	Inspector and Mustering Officer.

FIRST BRIGADE.

NAME AND RANK.	Residence.	Date of Commission.	Remarks.
BRIGADIER-GENERAL.			
Joseph M. Clough	New London	April 16, 1877.	

STAFF.

NAME.	Rank.	Residence.	Date of Commission.	Remarks.
A. W. Smith, Assistant Adjutant-General.....	Major.....	Concord.....	May 2, 1877.	
David Urch, Assistant Inspector-General.....	Major.....	Portsmouth.....	May 2, 1877.	
Ezekiel Morrill, Medical Director.....	Major.....	Concord.....	May 2, 1877.	
George W. Nichols, Brigade Quartermaster.....	Capt.....	Manchester.....	May 2, 1877.	
John S. Rowell, Brigade Commissary.....	Capt.....	Exeter.....	May 2, 1877.	
Herbert Taylor, Aid-de-camp.....	Capt.....	New London.....	May 2, 1877.	
William G. Kilder, Aid-de-camp.....	1st Lieut.....	Portsmouth.....	May 2, 1877.	
William R. Patten.....	Col.....	Manchester.....	Sept. 20, 1875.	

STAFF UNDER THE NEW LAW.

NAME.	Rank.	Residence.	Date of Commission.	Remarks.
David S. Corser, Assistant Adjutant-General.....	Lt.-Col.....	Webster.....	April 29, 1879.	
William R. Patten, Judge-Advocate.....	Major.....	Manchester.....	April 29, 1879.	
James G. Sturgis, Medical Director.....	Major.....	Manchester.....	April 29, 1879.	
David Urch, Assistant Inspector-General.....	Major.....	Portsmouth.....	April 29, 1879.	
George W. Nichols, Brigade Quartermaster.....	Capt.....	Manchester.....	April 29, 1879.	
John S. Rowell, Brigade Commissary.....	Capt.....	Exeter.....	April 29, 1879.	
Edson G. Stark, Aid-de-camp.....	Capt.....	Manchester.....	April 29, 1879.	
Fred. P. Wilson, Aid-de-camp.....	1st Lieut.....	Portsmouth.....	April 29, 1879.	

FIRST REGIMENT.

FIELD AND STAFF.

NAME.	Rank.	Residence.	Date of Commission.	Remarks.
John J. Dillon.....	Colonel.....	Manchester.....	May 17, 1875.	
William W. H. Greenwood.....	Lieutenant-Colonel.....	Peterborough.....	April 30, 1877.	
George M. L. Lane.....	Major.....	Manchester.....	June 12, 1877.	
Levi L. Aldrich.....	Adjutant.....	Manchester.....	May 17, 1875.	
Samuel Cooper.....	Adjutant.....	Manchester.....	Jan. 10, 1875.	
Benjamin L. Hartshorn.....	Quartermaster.....	Manchester.....	May 17, 1875.	
Levi L. Aldrich.....	Paymaster.....	Manchester.....	May 17, 1875.	
James G. Sturgis.....	Surgeon.....	Manchester.....	June 12, 1877.	
Henry E. Newell.....	Surgeon.....	Manchester.....	May 1879.	
John B. Hall.....	Assistant Surgeon.....	Manchester.....	July 27, 1878.	
Henry Powers.....	Chaplain.....	Manchester.....	May 17, 1875.	

Hon. discharged by S. O. No. 44, January 9, 1879.

Promoted to Brigade Staff.

LINE OFFICERS.

STRAFFORD GUARDS (Company A).

Joseph S. Abbott.....	Captain.....	Dover.....	Aug. 6, 1875.	
George H. Demeritt.....	First Lieutenant.....	Dover.....	July 24, 1877.	
Henry Young.....	Second Lieutenant.....	Dover.....	July 24, 1877.	
Samuel H. Goodwin.....	Second Lieutenant.....	Dover.....	Nov. 18, 1878.	
Frederick Enmot.....	Second Lieutenant.....	Dover.....	May 22, 1879.	

Hon. discharged by S. O. No. 42, Nov. 18, 1878.
Hon. discharged by S. O. No. 8, May 16, 1879.

SHERIDAN GUARDS (Company B).

Patrick A. Devine.....	Captain.....	Manchester.....	April 28, 1875.	
John Cavanaugh.....	First Lieutenant.....	Manchester.....	May 16, 1877.	
Alexander Campbell.....	Second Lieutenant.....	Manchester.....	May 16, 1877.	

FIRST REGIMENT, — *Continued.*

PORTSMOUTH GUARDS (Company C).

NAME.	Rank.	Residence.	Date of Commission.	Remarks.
James E. Ford.....	Captain.....	Portsmouth.....	Oct. 9, 1877.	Hon. discharged by S. O. No. 6, April 15, 1879. Promoted First Lieutenant May 20, 1879.
Lorenzo T. Burnham.....	First Lieutenant.....	Portsmouth.....	Oct. 9, 1877.	
Edward F. Hickey.....	First Lieutenant.....	Portsmouth.....	May 20, 1879.	
Edward F. Hickey.....	Second Lieutenant.....	Portsmouth.....	March 21, 1877.	
John S. Mills.....	Second Lieutenant.....	Portsmouth.....	May 20, 1879.	

PORTSMOUTH HEAVY ARTILLERY (Company D).

Shirley B. Cunningham.....	Captain.....	Portsmouth.....	Dec. 28, 1877.	Hon. discharged by S. O. No. 4, April 15, 1879. Hon discharged by S. O. No. 38, June 19, 1878.
Ira C. Seymour.....	First Lieutenant.....	Portsmouth.....	Dec. 28, 1877.	
Appleton Fredick.....	First Lieutenant.....	Portsmouth.....	May 20, 1879.	
Andrew P. Preston.....	Second Lieutenant.....	Portsmouth.....	July 9, 1877.	
Edward F. Swasey.....	Second Lieutenant.....	Portsmouth.....	May 31, 1879.	

GOVERNOR STRAW RIFLES (Company E).

Charles M. Wise.....	Captain.....	Manchester.....	Aug. 24, 1875.	Hon. discharged by S. O. No. 47, Feb. 12, 1879. Hon. discharged by S. O. No. 49, Feb. 25, 1879. Hon. discharged by S. O. No. 49, Feb. 25, 1879.
John Y. Cressey.....	Captain.....	Manchester.....	April 3, 1879.	
George A. Davis.....	First Lieutenant.....	Manchester.....	April 17, 1878.	
Isaac L. Sawyer.....	First Lieutenant.....	Manchester.....	May 20, 1879.	
Sanford R. Morgan.....	Second Lieutenant.....	Manchester.....	Dec. 10, 1877.	Hon. discharged by S. O. No. 49, Feb. 25, 1879.
William A. Glines.....	Second Lieutenant.....	Manchester.....	May 20, 1879.	

LANE RIFLES (Company F).

Henry T. Eaton.....	Captain.....	Candia.....	Jan. 10, 1878.	Hon. discharged by S. O. No. 3, April 11, 1879.
Jesse C. Crowell.....	First Lieutenant.....	Candia.....	Jan. 10, 1878.	
Charles A. Jones.....	Second Lieutenant.....	Candia.....	Jan. 10, 1878.	
Thomas E. Simpson.....	Second Lieutenant.....	Candia.....	May 20, 1879.	

NEWMARKET GUARDS (Company G).

John J. Hanson.....	Captain.....	Newmarket.....	June 2, 1875.
Alanson C. Haines.....	First Lieutenant.....	Newmarket.....	June 2, 1875.
Andrew Randall.....	Second Lieutenant.....	Newmarket.....	Dec. 1, 1875.

GREAT FALLS LIGHT INFANTRY (Company H).

Charles J. Richards.....	Captain.....	Great Falls.....	Dec. 27, 1876.	Hon. discharged by S. O. No. 48, Feb. 12, 1879.
William Hacking.....	Captain.....	Great Falls.....	Feb. 12, 1879.	
William Hacking.....	First Lieutenant.....	Great Falls.....	July 12, 1876.	Hon. discharged by S. O. No. 43, Dec. 28, 1878.
Samuel L. Robinson.....	First Lieutenant.....	Great Falls.....	Feb. 12, 1879.	
Samuel L. Robinson.....	Second Lieutenant.....	Great Falls.....	July 12, 1876.	Promoted First Lieutenant Feb. 12, 1879.
B. F. Chancey.....	Second Lieutenant.....	Great Falls.....	Feb. 12, 1879.	

MANCHESTER VETERANS (Company I).

George H. Dodge.....	Captain.....	Manchester.....	April 16, 1875.	
David A. Page.....	First Lieutenant.....	Manchester.....	July 28, 1877.	
Henry H. Everett.....	Second Lieutenant.....	Manchester.....	July 28, 1877.	

HEAD GUARDS (Company K).

William McLeod.....	Captain.....	Manchester.....	Aug. 6, 1877.	Hon. discharged by S. O. No. 41, July 16, 1878.
Charles H. Reed.....	Captain.....	Manchester.....	July 20, 1878.	
Henry H. Brannon.....	First Lieutenant.....	Manchester.....	Jan. 9, 1879.	Hon. discharged by S. O. No. 7, April 15, 1879.
Charles W. Barker, Jr.....	First Lieutenant.....	Manchester.....	May 9, 1879.	
Frank P. Reynolds.....	Second Lieutenant.....	Manchester.....	Jan. 12, 1878.	Hon. discharged by S. O. No. 42, Nov. 28, 1878.
Charles W. Barker, Jr.....	Second Lieutenant.....	Manchester.....	Nov. 18, 1878.	Promoted First Lieutenant May 20, 1879.
John G. Lovejoy.....	Second Lieutenant.....	Manchester.....	May 20, 1879.	

SECOND REGIMENT.

FIELD AND STAFF.

NAME.	Rank.	Residence.	Date of Commission.	Remarks.
Daniel M. White.....	Colonel.....	Peterborough.....	May 2, 1877.	Hon. discharged by S. O. No. 7, May 7, 1879. Superseded, April 3, 1879.
John W. Sturtevant.....	Lieutenant-Colonel.....	Keene.....	April 2, 1879.	
Jacob H. Haddock.....	Major.....	Portsmouth.....	May 2, 1877.	
Lewis P. Wilson.....	Adjutant.....	Peterborough.....	June 7, 1877.	
John C. Pray.....	Quartermaster.....	Dover.....	May 10, 1875.	
Frederick A. Barker.....	Quartermaster.....	Keene.....	May 3, 1879.	
Frank H. Pierce.....	Paymaster.....	Hillsborough.....	April 29, 1879.	
John H. Cutler.....	Surgeon.....	Peterborough.....	June 7, 1877.	

LINE OFFICERS.

LAFAYETTE ARTILLERY (Company A).

Andy Holt.....	Captain.....	South Lyndeborough....	Dec. 8, 1877.	Hon. discharged by S. O. No. 9, May 16, 1879.
Azro D. Cram.....	First Lieutenant.....	South Lyndeborough....	Dec. 8, 1877.	
David G. Hickey.....	Second Lieutenant.....	South Lyndeborough....	Dec. 8, 1877.	

GOVERNOR CHENEY GUARDS (Company B).

Joseph F. Noone.....	Captain.....	Peterborough.....	Nov. 23, 1876.	
Harry H. Templeton.....	First Lieutenant.....	Peterborough.....	Oct. 3, 1877.	
Martin White.....	Second Lieutenant.....	Peterborough.....	Oct. 3, 1877.	

HINSDALE GUARDS (Company C).

Horace Hosford.....	Captain.....	Hinsdale.....	April 20, 1877.	Hon. discharged by S. O. No. 14, May 29, 1879.
L. W. Follett.....	First Lieutenant.....	Hinsdale.....	April 20, 1877.	
Henry Latham.....	Second Lieutenant.....	Hinsdale.....	April 20, 1877.	

GRANITE STATE CADETS (Company D).

Samuel R. Robinson.....	Captain.....	Antrim.....	Jan. 22, 1879.	Hon. discharged by S. O., Feb. 18, 1879.
Charles H. Champney.....	Captain.....	Antrim.....	April 3, 1879.	
John A. Bryer.....	First Lieutenant.....	Antrim.....	Jan. 22, 1877.	Hon. discharged by S. O., Feb. 18, 1879.
Alfred A. Miller.....	First Lieutenant.....	Antrim.....	April 3, 1879.	
Alfred A. Miller.....	Second Lieutenant.....	Antrim.....	Jan. 22, 1879.	Promoted First Lieutenant, April 3, 1879.
Hiram W. Muzzey.....	Second Lieutenant.....	Antrim.....	April 3, 1879.	

WADLEIGH GUARDS (Company E).

Orrin A. Hamblett.....	Captain.....	Milford.....	May 22, 1875.	
Jason L. Coffin.....	First Lieutenant.....	Milford.....	Aug. 25, 1876.	
Charles H. Perkins.....	Second Lieutenant.....	Milford.....	Aug. 25, 1876.	

NASHUA CITY GUARDS (Company F).

Elbridge J. Copp.....	Captain.....	Nashua.....	Oct. 23, 1877.	
Augustus D. Ayling.....	First Lieutenant.....	Nashua.....	Oct. 23, 1877.	
William L. Hall.....	Second Lieutenant.....	Nashua.....	Oct. 23, 1877.	Hon. discharged by S. O. No. 46, Jan. 31, 1879.
Alfred E. Hunt.....	Second Lieutenant.....	Nashua.....	Feb. 6, 1879.	

KEENE LIGHT GUARD (Company G).

L. Warren Wright.....	Captain.....	Keene.....	March 20, 1878.	
Frederick A. Barker.....	First Lieutenant.....	Keene.....	March 20, 1878.	Hon. discharged by S. O. No. 50, March 5, 1879.
George J. Appleton.....	First Lieutenant.....	Keene.....	April 3, 1879.	
George J. Appleton.....	Second Lieutenant.....	Keene.....	April 29, 1878.	Promoted First Lieutenant, April 3, 1879.
Francis C. Faulkner.....	Second Lieutenant.....	Keene.....	April 3, 1879.	

KEENE LIGHT GUARD (Company H).

John W. Sturtevant.....	Captain.....	Keene.....	April 29, 1878.	Hon. disch'd Feb. 18, 1879, to accept promotion.
Charles W. Shedd.....	Captain.....	Keene.....	April 3, 1879.	
Charles W. Shedd.....	First Lieutenant.....	Keene.....	April 29, 1878.	Promoted Captain, April 3, 1879.
Henry E. Hubbard.....	First Lieutenant.....	Keene.....	April 3, 1879.	
Henry E. Hubbard.....	Second Lieutenant.....	Keene.....	April 29, 1879.	Promoted First Lieutenant, April 3, 1879.
Martin V. B. Clark.....	Second Lieutenant.....	Keene.....	April 3, 1879.	

SECOND REGIMENT, — *Continued.*

FOSTER RIFLES (Company I).

NAME.	Rank.	Residence.	Date of Commission.	Remarks.
James A. Cobb.....	Captain.....	Nashua.....	April 3, 1879.	
Edwin H. Parmenter.....	First Lieutenant.....	Nashua.....	April 3, 1879.	
Judson Sawyer.....	Second Lieutenant.....	Nashua.....	April 3, 1879.	

CARTER GUARDS (Company K).

Henry P. Whitaker.....	Captain.....	Hillsborough.....	April 3, 1879.	
Jacob B. Whittimore.....	First Lieutenant.....	Hillsborough.....	April 3, 1879.	
Edwin L. Carr.....	Second Lieutenant.....	Hillsborough.....	April 3, 1879.	

THIRD REGIMENT.

FIELD AND STAFF.

NAME.	Rank.	Residence.	Date of Commission.	Remarks.
Joab N. Patterson	Colonel	Concord	April 18, 1878.	Promoted Paymaster May 20, 1879.
True Sanborn, Jr.	Lieutenant-Colonel	Chichester	May 20, 1878.	
Irving W. Drew	Major	Lancaster	April 18, 1878.	
Rufus P. Sturdiels	Adjutant	Concord	May 8, 1878.	
John T. Batchelder	Quartermaster	Concord	May 8, 1878.	
Jacob F. Chandler	Quartermaster	Concord	May 20, 1878.	
John T. Batchelder	Paymaster	Concord	May 20, 1878.	
Frank A. Colby	Surgeon	Lancaster	May 8, 1878.	
George Cook	Assistant Surgeon	Concord	May 20, 1879.	
Charles E. Harrington	Chaplain	Concord	June 10, 1878.	

LINE OFFICERS.

MESSER RIFLES (Company A).

William A. Messer	Captain	New London	Jan. 6, 1876.	Hon. discharged by S. O. No. 45, Jan. 31, 1879. Hon. discharged by S. O. No. 13, May 27, 1879.
N. A. Parker	First Lieutenant	New London	Jan. 3, 1879.	
Willard Reed	First Lieutenant	New London	April 3, 1879.	
O. K. Russell	Second Lieutenant	New London	Feb. 20, 1876.	
Stephen P. Colby	Second Lieutenant	New London	June 2, 1879.	

MERRIMACK GUARDS (Company B).

George H. Haines	Captain	Chichester	May 24, 1877.	
Charles H. Elliott	First Lieutenant	Chichester	May 24, 1877.	
Jonathan D. Leavitt	Second Lieutenant	Chichester	May 24, 1877.	

THIRD REGIMENT, — *Continued.*

STATE CAPITAL GUARDS (Company C).

NAME.	Rank.	Residence.	Date of Commission.	Remarks.
George M. Felt	Captain.....	Concord	July 24, 1877.	Hon. discharged by S. O. No. 11, May 16, 1879.
Milton A. Buck	First Lieutenant.....	Concord	July 24, 1877.	
Frank B. Davis.....	Second Lieutenant.....	Concord	May 24, 1878.	
Robert K. Lougee	Second Lieutenant.....	Concord	May 23, 1879.	

WESTON GUARDS (Company D).

Joseph A. Jacobs.....	Captain.....	Pittsfield.....	Dec. 2, 1874.	Hon. discharged by S. O. No. 46, Feb. 8, 1879. [appointed April 3, 1879. Hon. discharged by S. O. No. 45, Jan. 1, 1879; re- Hon. discharged by S. O. No. 52, March 29, 1879.
Aaron Whittimore, Jr.....	Captain.....	Pittsfield.....	April 3, 1879.	
Asa O. Carr.....	First Lieutenant	Pittsfield.....	Dec. 2, 1874.	
John D. Sherburne.....	Second Lieutenant.....	Pittsfield.....	Dec. 2, 1874.	
J. Edward Hurst.....	Second Lieutenant.....	Pittsfield.....	April 3, 1879.	

PILLSBURY LIGHT GUARD (Company E).

William H. Happy.....	Captain.....	Concord	March 1, 1877.	Hon. discharged by S. O. No. 42, Oct. 19, 1878. Promoted First Lieutenant Nov. 20, 1878.
Michael T. Donovan.....	First Lieutenant	Concord	March 1, 1877.	
Michael Howe.....	First Lieutenant	Concord	Nov. 20, 1878.	
Michael Howe.....	Second Lieutenant.....	Concord	March 1, 1877.	
Daniel E. Barry.....	Second Lieutenant.....	Concord	Nov. 20, 1878.	

LANCASTER RIFLES (Company F).

William G. Ellis.....	Captain.....	Lancaster.....	April 11, 1878.	Promoted Surgeon May 8, 1878. Hon. discharged by S. O. No. 53, March 29, 1879. Promoted First Lieutenant June 25, 1878. Promoted First Lieutenant May 31, 1879.
Frank A. Colby.....	First Lieutenant.....	Lancaster.....	April 11, 1878.	
Solon L. Simonds.....	First Lieutenant.....	Lancaster.....	June 25, 1878.	
M. A. Hastings.....	First Lieutenant.....	Lancaster.....	May 31, 1879.	
Solon L. Simonds.....	Second Lieutenant.....	Lancaster.....	April 11, 1878.	
M. A. Hastings.....	Second Lieutenant.....	Lancaster.....	June 25, 1878.	
Willie E. Bullard.....	Second Lieutenant.....	Lancaster.....	May 31, 1879.	

SHAW RIFLES (Company G).

Nathan H. Randlett.....	Captain.....	Lebanon	April 24, 1878.	Hon. discharged by S. O. No. 10, May 16, 1879.
Ferdinand Davis.....	First Lieutenant.....	Lebanon	April 24, 1878.	
Alpheus W. Baker.....	Second Lieutenant.....	Lebanon	April 24, 1878.	
Jesse E. Dewey.....	Second Lieutenant.....	Lebanon	May 31, 1879.	

NESMITH RIFLE COMPANY (Company H).

Augustus D. Sanborn.....	Captain.....	Franklin.....	April 25, 1878.	Hon. discharged by S. O. No. 15, May 31, 1879.
George N. Cheever.....	First Lieutenant.....	Franklin.....	April 25, 1878.	
John L. Pettingill.....	Second Lieutenant.....	Franklin.....	April 25, 1878.	
Amos S. Ripley.....	Second Lieutenant.....	Franklin.....	June 2, 1879.	

EUSTIS GUARDS (Company I).

Edgar Aldrich	Captain.....	Colebrook	April 26, 1878.	
James L. Loomis	First Lieutenant.....	Colebrook	April 26, 1878.	
Elisha P. Hicks.....	Second Lieutenant.....	Colebrook	April 26, 1878.	

BELKNAP RIFLES (Company K).

Elbert Wheeler	Captain.....	Laconia.....	July 23, 1878.	Hon. discharged by S. O. No. 1, April 3, 1879.
George W. Goulding.....	First Lieutenant.....	Laconia.....	July 23, 1878.	
Edmund Tetley.....	First Lieutenant.....	Laconia.....	May 5, 1879.	
James T. Minchin.....	Second Lieutenant.....	Laconia.....	July 23, 1878.	
Martin B. Plummer.....	Second Lieutenant.....	Laconia.....	May 5, 1879.	Hon. discharged by S. O. No. 5, April 3, 1879.

COMPANIES UNATTACHED.

FIRST TROOP CAVALRY.

NAME.	Rank.	Residence.	Date of Commission.	Remarks.
Charles Scott.....	Captain.....	Peterborough.....	April 6, 1878.	Superseded. Expiration of term of service. Promoted First Lieutenant April 10, 1879.
Samuel L. Vose.....	First Lieutenant.....	Peterborough.....	April 6, 1878.	
Joseph Powers.....	Second Lieutenant.....	Dublin.....	April 10, 1879.	
Charles A. Jaquith.....	Second Lieutenant.....	Peterborough.....	April 6, 1878. April 10, 1879.	

SECOND TROOP CAVALRY.

E. G. Peirce, Jr.....	Captain.....	Portsmouth.....	June 21, 1876.	Hon. discharged by S. O. No. 12, May 20, 1879.
E. D. Coffin.....	First Lieutenant.....	Portsmouth.....	May 16, 1877.	
C. E. Mason.....	Second Lieutenant.....	Portsmouth.....	May 16, 1877.	

FIRST NEW HAMPSHIRE BATTERY.

PLATOON A.

Samuel S. Piper.....	Captain.....	Manchester.....	May 1, 1876.	
Alonzo M. Caswell.....	Second Lieutenant.....	Manchester.....	March 23, 1879.	

PLATOON B. Disbanded April 11, 1879.

Abbott A. Forbush.....	First Lieutenant.....	Peterborough.....	May 16, 1876.	
Henry Buckland.....	Second Lieutenant.....	Peterborough.....	Jan. 26, 1877.	

PLATOON C.

Albert Jaquith.....	First Lieutenant.....	Hancock.....	Oct. 11, 1875.	
Frank Barney.....	Second Lieutenant.....	Hancock.....	Oct. 11, 1875.	

SECOND NEW HAMPSHIRE BATTERY.

PLATOON A.

Frank F. Davis.....	Captain.....	Dover	Jan. 1, 1867.
John H. Otis	Second Lieutenant.....	Dover	Sept. 1, 1873.

PORTSMOUTH LIGHT ARTILLERY.

William O. Sides.....	First Lieutenant.....	Portsmouth.....	May 25, 1876.
Edwin N. Leslie.....	Second Lieutenant.....	Portsmouth.....	April 7, 1877.

AMOSKEAG VETERANS.

FIELD AND STAFF.

NAME.	Rank.	Residence.	Date of Commission.	Remarks.
Darwin A. Simons.....	Major.....	Manchester.....	June 2, 1876.	Hon. discharged by expiration of term of service.
N. W. Cumner.....	Major.....	Manchester.....	Feb. 22, 1879.	
A. G. Fairbanks.....	Quartermaster.....	Manchester.....	Feb. 23, 1874.	
Emil Custer.....	Surgeon.....	Manchester.....	Feb. 22, 1879.	
E. F. McQuestion.....	Assistant Surgeon.....	Nashua.....	Feb. 23, 1874.	Hon. discharged by expiration of term of service.
Lorenzo Sears.....	Chaplain.....	Manchester.....	Feb. 23, 1874.	
George Byron Chandlee.....	Paymaster.....	Manchester.....	June 1, 1872.	

NON-COMMISSIONED STAFF.

Benjamin F. Martin.....	Quartermaster-sergeant.	Manchester.....	June 1, 1875.	
Robert Buntin.....	Standard-bearer.....	Manchester.....	May 1, 1874.	
E. F. Trow.....	Ass't Standard-bearer..	Manchester.....	Feb. 22, 1879.	

LINE OFFICERS.

COMPANY A.

Henry C. Merrill.....	Captain.....	Manchester.....	April 25, 1878.	Hon. discharged by expiration of term of service. Promoted First Lieutenant.
Edward C. Shirley.....	First Lieutenant.....	Manchester.....	April 25, 1878.	
John A. Greenwood.....	First Lieutenant.....	Manchester.....	Feb. 22, 1879.	
John A. Greenwood.....	Second Lieutenant.....	Manchester.....	April 25, 1878.	
Frank S. Pushee.....	Second Lieutenant.....	Manchester.....	Feb. 22, 1879.	

COMPANY B.

Z. Foster Campbell.....	Captain.....	Manchester.....	Feb. 22, 1877.	Promoted Captain Feb. 22, 1879. Promoted First Lieutenant Feb. 22, 1879.
E. H. Hobbs.....	First Lieutenant.....	Manchester.....	Feb. 22, 1879.	
E. H. Hobbs.....	First Lieutenant.....	Manchester.....	Feb. 22, 1877.	
Ira A. Moore.....	First Lieutenant.....	Manchester.....	Feb. 22, 1879.	
Ira A. Moore.....	Second Lieutenant.....	Manchester.....	Feb. 22, 1877.	
Silas R. Sleeper.....	Second Lieutenant.....	Manchester.....	Feb. 22, 1879.	

ANNUAL ENROLLMENT.

ROCKINGHAM COUNTY.

TOWNS.	1879.	1878.	Population.
Atkinson.....	83	96	485
Auburn.....	119	125	815
Brentwood.....	117	88	895
Candia.....	163	163	1,457
Chester.....	152	176	1,153
Danville.....	90	93	548
Deerfield.....	194	212	1,768
Derry.....	278	309	1,809
East Kingston.....	73	86	553
Epping.....	248	247	1,270
Exeter.....	384	398	3,437
Fremont.....	106	101	527
Gosport.....	...	...	94
Greenland.....	105	105	695
Hampstead.....	139	111	935
Hampton.....	206	147	1,177
Hampton Falls.....	77	91	679
Kensington.....	54	81	641
Kingston.....	135	195	1,054
Londonderry.....	189	190	1,405
Newcastle.....	114	107	667
Newington.....	64	63	414
<i>Carried forward.....</i>	3,090	3,184	22,478

ROCKINGHAM COUNTY,— *Continued.*

TOWNS.	1879.	1878.	Population.
<i>Brought forward</i>	3,090	3,184	22,478
Newmarket	171	327	1,987
Newton.....	130	188	856
North Hampton.....	144	119	723
Northwood.....	201	232	1,430
Nottingham.....	151	184	1,130
Plaistow.....	112	135	879
Portsmouth	1,154	1,226	9,211
Raymond.....	186	175	1,221
Rye.....	170	164	994
Salem.....	212	212	1,603
Sandown.....	71	94	496
Seabrook.....	218	242	1,606
South Hampton.....	71	83	448
South Newmarket.....	124	107	808
Stratham.....	95	83	769
Windham.....	98	49	753
	6,388	6,804	42,310

STRAFFORD COUNTY.

TOWNS.	1879.	1878.	Population.
Barrington	249	187	1,583
Dover	1,621	1,621	9,012
Durham	124	170	1,299
Farmington	521	501	2,063
Lee	108	120	776
Madbury	81	64	408
Middleton	62	59	476
Milton	271	264	1,598
New Durham	122	139	974
Rochester	586	473	4,104
Rollinsford	311	290	1,500
Somersworth	436	320	4,504
Strafford	247	247	1,668
	4,739	4,455	29,965

BELKNAP COUNTY.

TOWNS.	1879.	1878.	Population.
Alton.....	194	207	1,769
Barnstead.....	178	152	1,544
Belmont.....	145	177	1,185
Center Harbor.....	80	71	446
Gilford.....	300	375	3,361
Gilmanton.....	148	208	1,644
Laconia.....	429	429	2,309
Meredith.....	212	230	1,807
New Hampton.....	134	130	1,257
Sanbornton.....	147	147	1,236
Tilton.....	167	136	1,147
	2,134	2,262	17,705

CARROLL COUNTY.

TOWNS.	1879.	1878.	Population.
Albany.....	61	70	339
Bartlett.....	159	97	629
Brookfield.....	84	86	416
Chatham.....	54	72	445
Conway.....	376	328	1,607
Eaton.....	95	49	656
Effingham.....	150	149	904
Freedom.....	157	84	737
Hart's Location.....	10	12	26
Jackson.....	80	83	474
Madison.....	103	95	646
Moultonborough.....	186	165	1,299
Ossipee.....	252	252	1,822
Sandwich.....	279	218	1,854
Tamworth.....	215	212	1,344
Tuftonborough.....	122	125	949
Wakefield.....	157	160	1,185
Wolfeborough.....	357	380	1,995
	2,897	2,565	17,331

MERRIMACK COUNTY.

TOWNS.	1879.	1878.	Population.
Allenstown.....	75	75	804
Andover.....	208	201	1,206
Boscawen.....	140	183	1,637
Bow.....	119	97	745
Bradford.....	118	149	1,081
Canterbury.....	156	156	1,169
Chichester.....	123	83	872
Concord.....	1,679	1,784	12,241
Dunbarton.....	120	122	788
Epsom.....	139	139	993
Franklin.....	489	489	2,301
Henniker.....	163	192	1,288
Hill.....	130	104	620
Hooksett.....	178	146	1,331
Hopkinton.....	202	241	1,815
Loudon.....	101	215	1,282
Newbury.....	98	103	601
New London.....	120	95	559
Northfield.....	115	109	836
Pembroke.....	268	293	2,518
Pittsfield.....	325	273	1,690
Salisbury.....	89	101	897
Sutton.....	178	186	1,155
Warner.....	253	242	1,667
Webster.....	99	102	689
Wilmot.....	107	143	1,072
	5,792	6,623	43,737

HILLSBOROUGH COUNTY.

TOWNS.	1879.	1878.	Population.
Amherst	174	172	1,353
Antrim	162	137	905
Bedford	186	178	1,221
Bennington	72	56	401
Brookline	114	120	741
Deering	80	90	722
Francestown	130	119	932
Goffstown	193	192	1,656
Greenfield	114	95	529
Greenville	107	116	975
Hancock	89	94	692
Hillsborough	184	190	1,595
Hollis	123	166	1,080
Hudson	159	174	1,066
Litchfield	51	39	345
Lyndeborough	116	44	820
Manchester	3,390	3,390	25,509
Mason	95	88	1,364
Merrimack	126	134	1,066
Milford	291	291	2,606
Mont Vernon	74	78	601
Nashua	757	240	10,541
New Boston	110	133	1,241
New Ipswich	118	140	1,380
Pelham	129	139	861
Peterborough	324	257	2,236
Sharon	40	33	182
Temple	43	35	421
Weare	253	257	2,093
Wilton	41	41	1,974
Windsor	13	14	81
	7,858	7,252	65,187

CHESHIRE COUNTY.

TOWNS.	1879.	1878.	Population.
Alstead.....	165	156	1,213
Chesterfield.....	125	125	1,289
Dublin.....	70	64	930
Fitzwilliam.....	147	144	1,140
Gilsum.....	98	91	590
Harrisville.....	127	139	696
Hinsdale.....	216	197	1,342
Jaffrey.....	159	172	1,256
Keene.....	680	1,002	5,971
Marlborough.....	178	188	1,017
Marlow.....	127	121	716
Nelson.....	63	67	744
Richmond.....	105	106	868
Rindge.....	144	133	1,107
Roxbury.....	24	21	174
Stoddard.....	74	87	667
Sullivan.....	52	64	347
Surry.....	145	45	318
Swanzey.....	243	205	1,626
Troy.....	129	140	767
Walpole.....	262	255	1,830
Westmoreland.....	173	173	1,256
Winchester.....	245	245	2,097
	3,751	3,940	27,961

SULLIVAN COUNTY.

TOWNS.	1879.	1878.	Population.
Acworth.....	140	141	1,050
Charlestown.....	226	183	1,742
Claremont.....	418	418	4,053
Cornish.....	164	180	1,334
Croydon.....	62	67	652
Goshen.....	82	77	507
Grantham.....	88	88	608
Langdon.....	58	59	411
Lempster.....	100	110	678
Newport.....	390	447	2,156
Plainfield....	164	240	1,589
Springfield.....	128	118	781
Sunapee.....	130	99	808
Unity.....	127	135	839
Washington.....	198	111	839
	2,475	2,473	18,054

GRAFTON COUNTY.

TOWNS.	1879.	1878.	Population.
Alexandria.....	127	133	878
Ashland.....	138	160	855
Bath.....	141	162	1,168
Benton.....	64	63	375
Bethlehem.....	161	173	998
Bridgewater.....	77	61	453
Bristol.....	205	216	1,416
Campton.....	130	140	1,226
Canaan.....	254	259	1,877
Danbury.....	109	88	796
Dorchester.....	88	99	689
Easton.....	67	58	....
Ellsworth.....	45	35	193
Enfield.....	221	217	1,662
Franconia.....	94	84	549
Grafton.....	170	164	907
Groton.....	79	85	583
Hanover.....	234	254	2,085
Haverhill.....	367	362	2,270
Hebron.....	55	60	382
Holderness.....	119	109	793
Landaff.....	72	76	882
Lebanon.....	421	420	3,098
Lincoln.....	11	11	71
Lisbon.....	286	270	1,848
Littleton.....	329	329	2,446
Livermore.....	33	12	....
Lyman.....	113	98	658
Lyme.....	184	177	1,358
Monroe.....	54	40	532
Orange.....	54	53	340
<i>Carried forward.....</i>	4,502	4,468	31,388

GRAFTON COUNTY, — *Continued.*

TOWNS.	1879.	1878.	Population.
<i>Brought forward</i>	4,502	4,468	31,388
Orford	197	203	1,119
Piermont.....	192	120	792
Plymouth	216	210	1,409
Rumney.....	130	163	1,164
Thornton.....	100	100	840
Warren.....	129	125	960
Waterville.....	6	8	33
Wentworth.....	98	75	971
Woodstock.....	58	59	405
	6,428	5,529	38,725

COOS COUNTY.

TOWNS.	1879.	1878.	Population.
Berlin.....	96	96	529
Cambridge.....	....	....	378
Carroll.....	73	66	378
Clarksville.....	59	62	269
Colebrook.....	272	246	1,372
Columbia.....	120	88	752
Dalton.....	88	88	733
Dummer.....	68	83	317
Errol.....	39	33	178
Gorham.....	122	122	1,161
Jefferson.....	84	71	825
Lancaster.....	296	332	2,248
Milan.....	131	142	710
Northumberland.....	143	143	955
Pittsburg.....	83	64	400
Randolph.....	26	23	138
Shelburne.....	56	53	259
Stark.....	97	59	464
Stewartstown.....	111	111	909
Stratford.....	112	167	887
Wentworth's Location.....	....	....	38
Whitefield.....	232	246	1,196
	2,308	2,395	14,879

RECAPITULATION BY COUNTIES.

COUNTIES.	1879.	1878.	Population.
Rockingham.....	6,388	6,804	47,310
Belknap.....	2,134	2,262	17,705
Merrimack.....	5,792	6,023	43,757
Hillsborough.....	7,858	7,252	64,212
Cheshire.....	3,751	3,940	27,265
Strafford.....	4,739	4,455	29,965
Carroll.....	2,897	2,565	17,331
Sullivan.....	2,475	2,473	18,054
Grafton.....	5,628	5,529	38,725
Coos.....	2,308	2,395	14,879
	43,970	43,698	319,203

REPORTS
OF THE
WARDEN AND INSPECTORS
OF THE
NEW HAMPSHIRE STATE-PRISON,
ACCOMPANIED BY
REPORTS OF THE CHAPLAIN AND PHYSICIAN,
TOGETHER WITH OTHER DOCUMENTS RELATING TO THE AFFAIRS OF THE PRISON.
JUNE SESSION, 1879.

MANCHESTER:
JOHN B. CLARKE, STATE PRINTER.
1879.

OFFICERS.

WARDEN.

JOHN C. PILSBURY.

DEPUTY-WARDEN.

THOMAS A. PILSBURY.

PHYSICIANS.

A. H. CROSBY, M. D. J. W. BARNEY, M. D.

CHAPLAIN.

REV. SULLIVAN HOLMAN.

OVERSEER OF COOK-ROOM.

S. B. EATON.

OVERSEERS OF SHOPS.

F. J. SANBORN.

F. J. FRENCH.

H. F. WATSON.

F. B. SARGENT.

J. B. GREATON.

GUARDS.

C. F. HILL.

J. H. NYE.

F. G. BUZZELL.

J. E. R. FOLSOM.

J. S. FRENCH.

NIGHT WATCHMEN.

W. KING.

F. B. KING.

N. B. FRENCH.

MATRON.

MRS. J. E. KILBURN.

WARDEN'S REPORT.

To His Excellency the Governor and the Honorable Council: —

GENTLEMEN, — In presenting you with this, my ninth annual report, I can truly say that the year just closed has been quite free from the unpleasant incidents usually attending prison management. The convicts have, as a rule, cheerfully obeyed the rules and regulations ; the officers have been vigilant and faithful, to an extent that has relieved me of much of the anxiety I have felt, during the past few years, on account of the increased number of convicts and the exposed positions in which we are obliged to keep many of them. The whole number of convicts in prison is one hundred and ninety, a loss of fourteen since the date of my last report. No attempts to escape have been made, and no escapes have occurred since I assumed the charge of the prison, nine years ago.

The convicts have been furnished with nearly constant employment, which, to the most of them, is a great blessing, — keeping their minds engaged, and making the otherwise dreary hours of prison life pass quickly.

Comparing the financial report of the treasurer with that of former years, presents, we think, a favorable exhibit, when we take into consideration the great difference in the price received for the prison labor now, — forty-six and one-half cents per day per man, — and the price received a few years ago, ninety-five cents per day per man. No change has been made in the business carried on in the prison, all our prisoners being engaged in the manufacture of bedsteads.

The earnings of the prison for the past year have been

\$23,618.05, and the expenses have been \$17,491.51, showing a balance in favor of the prison of \$6,126.54.

The perplexing and responsible duties of the physician, and the various and delicate duties of the chaplain, have been performed in a manner to meet my hearty approval. I would respectfully refer you to their reports for facts belonging to their departments.

For a detailed statement of the financial standing of the prison, I would respectfully invite your attention to the report of the treasurer.

To his excellency the governor and the honorable councilors, I have reason to return especial thanks for their uniform kindness, confidence, and support.

To the officers of the prison, I tender my thanks for the faithful manner in which they have discharged their duties.

Statistical tables will be found annexed to this report.

Respectfully submitted.

J. C. PILSBURY, *Warden*.

CONCORD, May 1, 1879.

REPORT

OF THE

COMMITTEE ON STATE-PRISON.

To His Excellency the Governor and the Honorable Council:—

Your committee on the state-prison respectfully submit their report for the year ending April 30, 1879.

The inconveniences and grievances which have furnished a prominent subject for complaint and criticism in former reports of the state-prison, have been endured to the present time; but before the close of the current year these evils will be among the things of the past, and a place of confinement for State criminals will be available, honorable to the State and sufficient in all respects for the requirements of such an institution. We do not know how far the prospect of better accommodations has found its way into the minds of the prisoners, but we are sure the warden and his family, with the subordinate officers of the prison, look forward to the change with very cheerful anticipations.

The efficiency and good order which have marked the management of the prison in the past service of the warden, have been fully maintained during the year now closed. A visitor cannot witness the military precision with which the convicts march to and from their cells, or go through the shops where they are at work, without being impressed with the excellent government of the institution. The men appear in good physical condition; every one is attentive to the business in hand and pays no regard to strangers. Each man has some special me-

chanical work assigned him, at which he labors so industriously as to become a skilled workman. Your committee have appraised the property at the prison belonging to the State ; we have inspected the clothing and food furnished to the prisoners, and have found the former tidy and comfortable, and the latter quite up to the bill of fare furnished, being ample in quantity and as good in quality as that used by the warden's family. No spirit of rebellion has appeared among the convicts, nor are we aware of any serious infractions of the rules of the prison. Considering the narrow accommodations for the large number of inmates (the highest number at any one time being 202, with an average of 189), the sanitary condition of the prison has been good. No epidemic has prevailed, and the number of cases of serious sickness has been small. For a part of the year the contractor, Mr. George T. Comins, was unable to give employment to all the prisoners ; but for the last four months, since there has been a general revival of business, all the available hands have been at work on full time. The total production from prison labor the past year has been 68,000 bedsteads, which have been sold in different sections of the country, nearly in the following ratio : In New England, 15,000 ; in New York, New Jersey, and Pennsylvania, 20,000 ; in Maryland, Virginia, the Southern States, and California, 33,000. No goods are sold in the Western States. Mr. Comins uses three millions of lumber annually, of which two and one-half millions are cut and sawed in New Hampshire. The financial result of prison labor for the year is a profit to the State of \$6,126.54. Since the appointment of Warden Pilsbury in 1870, the net income to the State from convict labor amounts to more than \$60,000. We are not aware that a similar exhibit has been reported of any other state-prison in New England.

The best method of utilizing convict labor has long been a fruitful theme for discussion. Perhaps some plan may be devised preferable to the "contract system" ; but so far as the financial interests of the State are concerned, an improvement will hardly be expected. There can be no question as to the duty of providing constant and active employment for the prisoners ; both physical and moral considerations demand it : but

the reformation of the convict suggests the inquiry whether a variety of employments should not be introduced into the system of prison work. It would be manifestly a great advantage to the prisoner if his occupation during confinement was such as would help him in finding profitable employment when he is dismissed from the prison walls. If he goes away feeling that he has a trade, in which he has acquired skill, and in which work is generally in demand, he will be less likely to fall into criminal ways than if he is turned adrift to live by his wits. The legislature of Massachusetts has recently appointed a joint special committee to report to the next legislature upon the system of letting out convict labor to private contractors. Among the subjects which this committee are to investigate, are, —

1. The effect of this system upon the general industries of the State.
2. The effect of said system upon the interests of free labor.
3. The effect of this system upon the reformation of the convict.
4. What advantage, if any, the products of prison labor have over other manufactures, in the matter of profits and cheapness of labor.

As these inquiries cover the most important points connected with this subject, we may expect valuable information from the report of this committee.

An excellent rule is in force in our prison. By a law of the State, if a prisoner has faithfully observed all the rules and requirements of the prison, the warden is authorized to recommend to the executive a deduction from the term of such prisoner's sentence of from one to ten days per month, according to the length of sentence. Under this rule pardons have been granted by the governor and council in numerous instances, and convicts have been released weeks and even months before their terms of sentence have expired. The warden is also authorized to furnish the discharged convict with a cheap suit of clothes and a sum of money not exceeding three dollars. What objection can be made to increasing the money grant by a small percentage, based upon the value of the prisoner's labor to the State, and graduated by his industry and good behavior? This would be consistent with section 16, chapter 288 of the laws of the State, which authorizes "the warden, with the consent of the

governor and council, to offer suitable encouragement and indulgences to those convicts who distinguish themselves by obedience, industry, and faithfulness." As an aid to reformation, and a temporary safeguard to the released man as he goes out into the world, often with no friends to assist him, it would be a great benefit.

We take pleasure in acknowledging the uniform attention of the warden and his deputy in our visits to the prison. Every inquiry has been cheerfully answered and all departments of the institution have been open to our inspection.

We close our report with a feeling of particular satisfaction that it is the last service of the kind which will be required in connection with the old prison.

Respectfully submitted.

EDWARD SPALDING,	} <i>Committee</i>
FRANCIS A. CUSHMAN,	
JOS. BURROWS,	
	<i>on</i>
	} <i>State-Prison.</i>

TREASURER'S REPORT.

To His Excellency the Governor and the Honorable Council:—

GENTLEMEN,—I have the honor to respectfully submit the following report of the financial transactions on account of the New Hampshire state-prison, for the fiscal year ending April 30, 1879:—

RECEIPTS.

Cash on hand May 1, 1878,	\$14,006.14
United States prisoners (board of),	434.95
Subsistence (board of officers),	2,546.13
Incidentals,	69.25
Interest,	782.50
Convict labor,	21,711.94
Visitors' fees,	258.15
Rent,	24.00
Care of machinery,	400.00
State note (principal),	23,000.00
Total receipts,	<hr/> \$63,233.06

DISBURSEMENTS.

Overseers, including expenses of prison committee of honorable council for year 1877-78,	\$7,859.99
Incidentals,	458.84
Subsistence,	6,405.59
Deputy-warden,	1,000.00
Hospital supplies,	200.44
Funeral expenses,	108.00
Clothing,	1,216.35
Amount carried forward,	<hr/> \$17,249.21

Amount brought forward,	\$17,249.21	
Discharged convicts,	171.00	
Care of machinery,	400.00	
Physician,	400.00	
Repairs,	226.06	
Light, water, and fuel,	907.52	
Furniture,	115.45	
State treasurer (paid from prison fund),	31,000.00	
Cash on hand May 1, 1879,	12,763.82	
Total disbursements,	<hr/>	\$63,233.06

The following are the earnings and expenses of the institution for the year ending April 30, 1879:—

EARNINGS.

Labor of convicts from May 1, 1878, to		
May 1, 1879,	\$21,718.45	
Visitors' fees,	258.15	
Care of machinery,	400.00	
Rent,	24.00	
Interest,	782.50	
Board of United States prisoners,	434.95	
Total earnings,	<hr/>	\$23,618.05

EXPENSES.

Deputy-warden's salary,	\$1,000.00	
Physician,	400.00	
Overseers,	7,859.99	
Clothing,	1,216.35	
Discharged convicts,	171.00	
Furniture,	115.45	
Subsistence (net),	3,859.46	
Light, water, and fuel,	907.52	
Hospital supplies,	200.44	
Care of machinery,	400.00	
Funeral expenses,	108.00	
Repairs,	226.06	
Loss on inventory,	637.65	
Incidentals (net),	389.59	
	<hr/>	
Total expenses during the year,	\$17,491.51	
Gain during the year,	6,126.54	
	<hr/>	\$23,618.05

FINANCIAL CONDITION.

ASSETS MAY 1, 1878.

Land, at cost,	\$700.00
Provisions, etc., on hand, as per inventory,	2,240.82
State note,	23,000.00
Due from contractor for convict labor for the months of March and April, 1878,	3,723.71
Cash on hand May 1, 1878,	14,006.14
	<hr/>
Total assets May 1, 1878,	\$43,670.67

ASSETS MAY 1, 1879.

Land, at cost,	\$700.00
Provisions, etc., on hand, as per inventory,	1,603.17
Due from contractor for convict labor for March and April, 1879,	3,730.22
Cash on hand May 1, 1879,	12,763.82
	<hr/>
Total assets May 1, 1879,	\$18,797.21
Transferred from prison fund to State treasury, for construction of new prison,	31,000.00
	<hr/>
	\$49,797.21
Deduct assets May 1, 1878,	43,670.67
	<hr/>
Gain during the year,	\$6,126.54

During the year I have transferred from the prison fund to the State treasury the sum of \$31,000, which has been applied in accordance with the provisions of the act providing for the erection of the new prison.

From the foregoing statements it will be observed that the gain during the year has been \$6,126.54; \$782.50 of this gain is from interest account, leaving \$5,344.04 as the actual gain from the proceeds of convict labor.

SOLON A. CARTER,
Treasurer of State-Prison.

STATISTICS.

Whole number of convicts in prison May 1, 1878	194
Received from courts from May 1, 1878, to April 30,	
1879	58
Whole number in prison during year	252
Whole number discharged during year, viz. :—	
Pardoned	24
Discharged	35
Executed	1
Died	11
Transferred to insane asylum	1
	72
Whole number in prison April 30, 1879, viz. :—	
White males	171
Black “	2
Females	7
	180

AGE WHEN COMMITTED.

Under 20 years	26
Between 20 and 30 years	84
Between 30 and 40 years	42
Between 40 and 50 years	16
Over 50 years	12
	180

SOCIAL RELATIONS.

Married	65
Single	115
	180

HABITS OF LIFE.

Claim to be temperate	27
Admit themselves to be intemperate	153
	<hr/> 180

EDUCATION.

Read and write	158
Read only	8
Cannot read	14
	<hr/> 180

COUNTIES CONVICTED IN.

Rockingham	19
Strafford	21
Belknap	3
Carroll	12
Merrimack	23
Hillsborough	58
Cheshire	11
Sullivan	6
Grafton	18
Coos	4
United States district court	3
Reform school	2
	<hr/> 180

CRIMES COMMITTED.

Murder	1
Murder, second degree	6
Manslaughter	5
Attempt to kill	3
Rape	4
Attempt to rape	2
Arson	6
Highway robbery	3
Obstructing railroad track	1
Burglary	29
Forgery	6
Bank robbery	1
Stealing horse	16

Stealing sheep	1
Breaking and stealing	35
Breaking and entering	4
Stealing	30
Obtaining goods by false pretenses	4
Perjury	2
Burning church	1
Burning store	1
Burning barn	1
Breaking, entering, and assault	1
Concealing death of child	3
Robbery	2
Stealing from person	2
Assault and robbery	2
Bigamy	2
Killing horse	1
Passing counterfeit coin	2
Tramp	3
	<hr/> 180

LENGTH OF SENTENCE.

30 years, 30 days	1
30 years, 1 day	1
30 years	6
25 years	1
20 years	6
18 years, 10 days	1
15 years	2
14 years	1
10 years	8
9 years	4
8 years	6
7 years	13
6 years	2
5 years	16
4 years	24
3½ years	3
3 years	39

2½ years	3
2 years	23
1½ years	3
1 year, 5 months	1
1 year, 3 months	6
1 year, 2 months	2
1 year, 1 month	2
1 year, 1 day	1
1 year	4
To be hanged	1
	— 180

NATIVES OF THE FOLLOWING COUNTRIES.

United States	146
Ireland	12
England	9
Scotland	1
Canada	6
Germany	3
Nova Scotia	2
Sweden	1
	— 180

TABLE. — Showing the number of convicts in the prison committed, discharged, pardoned, deceased, and escaped, in each year since the establishment of the institution, 1812.

Year.	In prison.	Committed.	Discharged.	Pardoned.	Removed to Asylum for Insane.	Died.	Escaped
1812	1	1	..	..	..	..	..
1813	12	11	..	..	..	..	..
1814	22	14	4	..	..	..	..
1815	23	14	5	2	..	..	..
1816	48	31	5	1	..	..	5
1817	59	29	13	3	..	1	1
1818	69	26	16	..	..	..	..
1819	72	16	20	1	..	..	..
1820	61	18	15	2	..	1	2
1821	65	23	15	2	..	2	..
1822	58	16	19	2	..	2	..
1823	66	26	11	5	..	3	..
1824	62	19	17	5	..	1	..
1825	66	24	13	3	..	1	..
1826	57	13	15	4	..	1	2
1827	48	12	14	7	..	2	..
1828	86	20	8	4	..	..	..
1829	50	11	9	7	..	1	..
1830	63	31	9	4	..	..	..
1831	81	24	8	3	..	..	..
1832	82	19	10	6	..	1	..
1833	81	16	8	9	..	..	..
1834	79	13	4	11	..	..	1
1835	78	23	6	16	..	..	..
1836	86	21	8	4	..	..	..
1837	72	12	15	10	..	1	2
1838	70	5	4	3	..	1	..
1839	73	30	10	15	..	2	..
1840	78	24	4	14	..	1	..
1841	48	28	13	7	..	1	..
1842	92	20	9	3	..	2	..
1843	99	28	17	4	..	..	..
1844	88	25	19	15	..	..	..
1845	81	14	8	12	..	1	..
1846	74	30	12	22	..	2	..
1847	61	14	12	13	..	1	..
1848	77	42	11	14	..	1	..
1849	82	17	9	2	..	..	1
1850	91	36	10	14	1	1	..
1851	92	26	7	11	..	2	..
1852	111	44	11	11	..	1	1
1853	109	24	9	15	..	6	..
1854	105	28	13	13	..	2	..
1855	97	26	10	17	..	6	..
1856	94	32	19	8	1	6	..
1857	86	23	27	9	..	3	..
1858	110	49	14	9	..	4	..
1859	105	37	22	16	..	..	..
1860	110	35	18	10	1	3	..
1861	119	42	19	10	1	1	..
1862	112	31	20	12	..	4	..
1863	101	22	13	14	1	5	..
1864	92	22	14	17	..	5	1
1865	70	9	17	8	..	..	..
1866	111	60	7	15	1	5	..
1867	118	45	17	16	..	2	1
1868	135	46	13	13	..	3	2
1869	129	39	24	19	..	3	..
1870	118	32	20	18	..	2	..
1871	91	29	38	14	1	3	1
1872	80	25	24	8	2	2	..
1873	88	33	19	4	..	4	..
1874	95	41	19	5	..	2	..
1875	127	56	15	5	..	10	..
1876	191	64	32	9	..	4	..
1877	212	65	25	15	..	3	..
1878	236	76	21	9	1	11	..
1879	252	58	72	24	..	12	..
				1	12	..	..
		1,915	984	603	11	156	20

Register of Convicts in Prison May 1, 1879.

NAME.	Age.	Where born.	What county convicted in.	Crime.	When committed.	Sentence.		
						Years.	Months.	Days.
Frank S. Wright.....	29	Ryegate, Vt.....	Grafton.....	Murder, second degree.....	April, 1860.....	30	..	30
John Brown.....	27	Scotland.....	Carroll.....	Burglary.....	March, 1863.....	18	..	10
Thomas Wier.....	52	Grafton, Vt.....	Grafton.....	Murder, second degree.....	Oct., 1865.....	30	..	1
Joseph Chase.....	54	Concord, Me.....	Coos.....	Rape.....	Feb., 1868.....	30	..	..
David Beede.....	54	Washington, Vt.....	Coos.....	Arson.....	Nov., 1871.....	10	..	..
John Burke.....	38	Ireland.....	Hillsborough.....	Manslaughter.....	Sept., 1872.....	14	..	..
Harry L. Campbell.....	40	England.....	Carroll.....	Bank robbery.....	April, 1873.....	10	..	..
Augustus Thorndike.....	55	Boston, Mass.....	Hillsborough.....	Stealing horse.....	May, 1873.....	7	..	..
Jesse Diehl.....	35	Pennsylvania.....	Hillsborough.....	Murder.....	Sept., 1873.....	30	..	..
James A. Archer.....	23	Orford, N. H.....	Grafton.....	Murder, second degree.....	Dec., 1873.....	7	..	..
Peter Johnson.....	28	Sweden.....	Carroll.....	Attempt to rape.....	April, 1874.....	20	..	..
John Currier.....	34	Canada.....	Cheshire.....	Murder, second degree.....	Oct., 1874.....	15	..	..
William McLaughlin.....	35	Boston, Mass.....	Cheshire.....	Hiring ob's placed on R. R. track.....	Nov., 1874.....	20	..	..
William Griffin.....	17	Londonderry, N. H.....	Hillsborough.....	Manslaughter, first degree.....	Jan., 1875.....	7	..	..
James Ward.....	22	Portland, Me.....	Strafford.....	Highway robbery.....	Feb., 1875.....	7	..	..
Charles Stevens.....	34	Loudon, N. H.....	Merrimack.....	Burglary.....	April, 1875.....	30	..	..
John Gorham.....	29	Boston, Mass.....	Carroll.....	Rape.....	April, 1875.....	9	..	..
William Mooney.....	28	New York City.....	Carroll.....	Highway robbery.....	April, 1875.....	9	..	..
Luther J. Austin.....	36	Haverhill, Mass.....	Rockingham.....	Highway robbery.....	May, 1875.....	7	..	..
James H. Forrest.....	28	Boston, Mass.....	Sullivan.....	Burglary.....	Sept., 1875.....	8	..	..
Edward Dean.....	32	New York.....	Sullivan.....	Stealing from person.....	Sept., 1875.....	8	..	..
John Donovan.....	51	Peterborough, N. H.....	Hillsborough.....	Stealing horse.....	Sept., 1875.....	8	..	..
Sidney Nelson.....	20	Ireland.....	Strafford.....	Burglary.....	Sept., 1875.....	4	..	..
Phil Baxter.....	32	Peterborough, N. H.....	Merrimack.....	Burglary.....	Sept., 1875.....	4	..	..
George B. Nash.....	20	Massachusetts.....	Rockingham.....	Breaking and stealing.....	Oct., 1875.....	4	..	..
John Martin.....	44	Derry, N. H.....	Rockingham.....	Stealing horse.....	Nov., 1875.....	5	..	..
Charles Mellen.....	30	Boston, Mass.....	Hillsborough.....	Breaking and entering.....	Nov., 1875.....	4	..	..
Patrick Moran.....	22	Ireland.....	Hillsborough.....	Obtaining money by false pretenses.....	Jan., 1876.....	4	..	..
Joseph Rogg.....	37	Germany.....	Sullivan.....	Breaking and entering.....	Jan., 1876.....	5	..	..
Gustave Rogg.....	34	Germany.....	Sullivan.....	Burglary.....	Feb., 1876.....	5	..	..
Robert Hollins.....	36	England.....	Strafford.....	Burglary.....	Feb., 1876.....	5	..	..
Joshua Hanscom.....	68	Moultonborough, N. H.....	Grafton.....	Attempt to kill.....	March, 1876.....	9	..	..
John Smith.....	43	Jackson, N. H.....	Carroll.....	Arson.....	April, 1876.....	10	..	..
				Burglary.....	April, 1876.....	7	..	..

36	Shapleigh, Me.	Carroll	Burglary	1876
23	Julia Sullivan	Hillsborough	Stealing	April, 1876
19	Nellie Drew	Hillsborough	Stealing	May, 1876
20	Mary Irving	Hillsborough	Stealing	May, 1876
27	Charles Cox	Hillsborough	Stealing horse	Sept., 1876
26	George Johnson	Hillsborough	Stealing	Sept., 1876
16	Ferdinand Eaton	Manchester, N. H.	Breaking and stealing	Sept., 1876
25	William H. Fletcher	Hillsborough	Burglary	Sept., 1876
25	Holderness, N. H.	Hillsborough	Burglary	Sept., 1876
23	Nashua, N. H.	Hillsborough	Stealing horse	Sept., 1876
28	Canada	Hillsborough	Burglary	Sept., 1876
25	Dorchester, Mass.	Hillsborough	Stealing	Sept., 1876
32	Ireland, N. H.	Hillsborough	Stealing from person	Sept., 1876
40	Hopkinton, N. H.	Hillsborough	Burglary	Sept., 1876
24	Charles Crohan	Merrimack	Burglary	Sept., 1876
26	Sylvestor W. Cone	U. S. District Court	Burglary	Oct., 1876
46	Albert A. Flag	Carroll	Perjury	Oct., 1876
26	Gratton, N. H.	Gratton	Manslaughter, first degree	Nov., 1876
37	Hinsdale, N. H.	Cheshire	Stealing	Nov., 1876
24	Canada	Hillsborough	Murder, second degree	Dec., 1876
28	Manchester, N. H.	Hillsborough	Forgery	Jan., 1877
34	Ireland	Hillsborough	Breaking and stealing	Jan., 1877
38	Allen Williams	Sullivan	Arson	Jan., 1877
34	Stearns K. Abbott	Hillsborough	Breaking and stealing	Feb., 1877
19	Frank Silks	Hillsborough	Stealing	Feb., 1877
23	Frank Sherburne	Straford	Robbery	Feb., 1877
21	Henry Kewan	Straford	Burglary	Feb., 1877
23	Minnie Vaughan	Merrimack	Stealing	April, 1877
21	Grace Cleaver	Merrimack	Stealing	April, 1877
33	William Gay	Grafton	Burglary	April, 1877
38	Munroe Dickey	Belknap	Burning church	April, 1877
44	John Sargent	Merrimack	Arson	April, 1877
31	William Burgess	Cheshire	Burglary	April, 1877
45	Johnson G. Kimball	Coos	Murder, second degree	May, 1877
27	James G. Munter	Hillsborough	Assault and robbery	May, 1877
23	William White	Hillsborough	Assault and robbery	May, 1877
24	William A. Hoyt	Rockingham	Stealing	May, 1877
26	Alvin H. Johnson	Grafton	Manslaughter, first degree	May, 1877
31	Charles Brown	Hillsborough	Attempt to kill	Sept., 1877
25	Edward Breese	Hillsborough	Forgery	Sept., 1877
47	George H. Hodgeman	Hillsborough	Forgery	Sept., 1877
24	Frank C. Miller	Hillsborough	Breaking and stealing	Sept., 1877
20	Emmet Lyons	Hillsborough	Assault and robbery	Sept., 1877

Register of Convicts in Prison May 1, 1879, — Continued.

NAME.	Age.	Where born.	What county convicted in.	Crime.	When committed.	Sentence.		
						Years.	Months.	Days.
William Waugh	40	Ireland	Hillsborough..	Concealing death of child.....	Sept., 1877	2	..	..
Ann German	37	Ireland	Hillsborough..	Concealing death of child.....	Sept., 1877	2	..	..
George F. Abny	26	Fall River, Mass.	Hillsborough..	Forgery	Sept., 1877	2	..	..
Joseph Young	47	Farmington, N. H.	Strafford	Stealing	Sept., 1877	5	..	..
Frank Jewett	34	Milton, N. H.	Strafford	Stealing	Sept., 1877	5	..	..
Oscar Dixon	19	Milton, N. H.	Strafford	Burglary	Sept., 1877	5	..	..
Isaac Pearl	22	Strafford, N. H.	Strafford	Stealing horse	Sept., 1877	4	..	..
Florence McCarty	17	Springfield, Mass.	Hillsborough..	Breaking and stealing	Oct., 1877	6	..	..
William C. Morrill	27	Doerfield, N. H.	Merrimack	Stealing	Oct., 1877	4	..	..
William Hazard	23	Boston, Mass.	Merrimack	Breaking and stealing	Oct., 1877	3	..	..
George H. C. Wilson	23	Andover, N. H.	Merrimack	Rape	Oct., 1877	8	..	..
Manning C. Rand	33	Rye, N. H.	Rockingham ..	Stealing	Oct., 1877	3	..	..
Frank Wells	21	Boston, Mass.	Rockingham ..	Stealing	Oct., 1877	3	..	..
Michael Cunningham	23	Lawrence, Mass.	Rockingham ..	Stealing	Oct., 1877	6	..	..
Michael Leddin	19	Boston, Mass.	Rockingham ..	Stealing	Oct., 1877	2	6	..
James Lynch	24	Boston, Mass.	Rockingham ..	Burglary	Oct., 1877	2	6	..
George O. Goodwin	33	Lowell, Mass.	Rockingham ..	Stealing	Oct., 1877	4	..	..
Charles W. Bingham	28	Gilsum, N. H.	Cheshire	Arson	Oct., 1877	20	..	..
A. J. Roberts	23	Raymond, N. H.	Rockingham ..	Forgery	Oct., 1877	7	..	..
George Haskell	27	Fast Laverne, Me.	Carroll	Stealing horse	Oct., 1877	4	..	..
Charles Seales	36	Concord, N. H.	Concord	Stealing sheep	Oct., 1877	3	..	..
Asa Clark	31	Concord, N. H.	Grafton	Burglary	Nov., 1877	10	..	..
John Toyle	27	England	Grafton	Burglary	Nov., 1877	8	..	..
Thomas Ash	17	Lowell, Mass.	Grafton	Breaking and stealing	Nov., 1877	3	..	..
Charles A. Chase	39	Fletcher, Vt.	Grafton	Breaking and stealing	Nov., 1877	2	..	..
Joseph Hutton	77	England	Grafton	Stealing horse	Nov., 1877	5	..	..
Daniel J. Blake	45	Rumney, N. H.	Grafton	Arson	Nov., 1877	15	..	..
Samuel Nutting	27	Plymouth, N. H.	Grafton	Concealing death of a child	Nov., 1877	2	..	..
Charles Hastings	43	Amherst, N. H.	Grafton	Burglary	Dec., 1877	4	..	..
Jack Hall	34	England	Hillsborough..	Breaking and stealing	Jan., 1878	1	6	..
Jeremiah Crowley	26	Manchester, N. H.	Hillsborough..	Burglary	Jan., 1878	3	6	..
Frank E. Smith	22	Great Falls, N. H.	Hillsborough..	Stealing	Jan., 1878	3	..	..
Charles Kershaw	34	Haverhill, Mass.	Strafford	Stealing	Feb., 1878	3	..	..

Renie Guthrie.....	25	Canada	Hillsborough.	Stealing.....	Feb., 1878	3	6	..
Henry B. Glidden.....	31	Alton, N. H.	Bellnap	Killing horse.....	March, 1878	2	..	..
Charles S. Rutman.....	30	Ft. Covington, N. Y.	Grafton.....	Bigamy.....	April, 1878	1	3	..
Frank E. Stevens.....	18	Concord, N. H.	Merrimack.....	Obtaining goods by false pretenses.	April, 1878	3	..	..
Harvey E. Blake.....	30	Warner, N. H.	Merrimack.....	Obtaining goods by false pretenses.	April, 1878	2	..	..
R. L. Currier.....	68	Warner, N. H.	Merrimack.....	Stealing horse.....	April, 1878	3	..	..
Charles E. Davis.....	20	Wolborough, N. H.	Bellnap.....	Stealing.....	April, 1878	2	..	..
Thomas White.....	17	New York City.....	Cheshire.....	Breaking and stealing.....	April, 1878	3	..	..
Charles Boorn alias Charles Welch.	19	Winchester, N. H.	Cheshire.....	Breaking and stealing.....	April, 1878	3	..	..
Thomas Mahoney.....	22	Hartford, Conn.	Cheshire.....	Breaking and stealing.....	April, 1878	3	..	..
George Mortimer.....	22	Providence, R. I.	Cheshire.....	Perjury.....	April, 1878	3	..	..
Charles E. Wilham.....	31	Nottingham, N. H.	Rockingham.....	Breaking and entering.....	April, 1878	2	..	..
John Rly.....	24	Epping, N. H.	Rockingham.....	Stealing.....	April, 1878	2	..	..
J. F. Horricks.....	26	England.....	Rockingham.....	Breaking and stealing.....	April, 1878	3	..	..
H. S. Thompson.....	16	Charlestown, N. H.	Cheshire.....	Burglary.....	May, 1878	3	..	..
William Barrett.....	19	Hinsdale, N. H.	Hillsborough.....	Breaking and stealing.....	May, 1878	1	3	..
John Sullivan.....	23	Manchester, N. H.	Hillsborough.....	Breaking and stealing.....	May, 1878	1	2	..
Edward Prindable.....	19	Manchester, N. H.	Hillsborough.....	Robbery.....	May, 1878	7	..	..
James Manning.....	22	Manchester, N. H.	Hillsborough.....	Stealing horse.....	May, 1878	3	..	..
Martin Kelley.....	28	Boston, Mass.	Hillsborough.....	Breaking and stealing.....	May, 1878	1	..	..
James T. Belden.....	21	Rocky Hill, Conn.	Hillsborough.....	Breaking and stealing.....	May, 1878	1	3	..
Ezra Provancher.....	27	Canada.....	Hillsborough.....	Bigamy.....	May, 1878	2	..	..
Joseph Roulo.....	27	Andover, Mass.	Hillsborough.....	Breaking and stealing.....	May, 1878	1	5	1
Thomas Woods.....	19	Concord, N. H.	From Ref in School.	Stealing.....	May, 1878	1	3	..
John Burns.....	23	England.....	Hillsborough.....	Stealing.....	May, 1878	1	3	..
Thomas Kelley.....	36	Ireland.....	Hillsborough.....	Stealing.....	May, 1878	1	3	..
Joseph B. Buzzell.....	41	Brookfield, N. H.	Carroll.....	Murder.....	July, 1878	To be hanged July 10, 1879.	..	..
Thomas W. Cavanaugh.....	34	Ireland.....	Hillsborough.....	Forgery.....	Sept., 1878	1	1	..
John Rourke.....	28	England.....	Hillsborough.....	Tramp.....	Sept., 1878	1	2	..
Frank Currier.....	28	Hooksett, N. H.	Hillsborough.....	Breaking and stealing.....	Sept., 1878	3	..	..
Dennis Griffin.....	19	Manchester, N. H.	Hillsborough.....	Breaking and stealing.....	Oct., 1878	3	..	..
Henry J. Knox.....	39	South Berwick, Me.	Stratford.....	Breaking and stealing.....	Oct., 1878	4	..	..
Charles St. George.....	23	Albany, N. Y.	Merrimack.....	Breaking and stealing.....	Oct., 1878	3	..	..
George W. Coverley.....	28	Saulbornton, N. H.	Merrimack.....	Breaking and stealing.....	Oct., 1878	1	..	..
Andrew Jackson.....	56	New York.....	Merrimack.....	Obtaining goods by false pretenses.	Oct., 1878	2	..	..
Michael Martin.....	37	New York.....	Merrimack.....	Burglary.....	Oct., 1878	7	..	..
Henry C. Stevens.....	37	Stevensville, N. H.	Merrimack.....	Breaking and stealing.....	Oct., 1878	1	..	..
Charles Rawley.....	16	Portsmouth, N. H.	Merrimack.....	Breaking and stealing.....	Oct., 1878	3	..	..
Frank O'Brien.....	18	Boston, Mass.	Merrimack.....	Breaking and stealing.....	Oct., 1878	3	..	..
George Comors.....	19	Greenfield, Mass.	Merrimack.....	Breaking and stealing.....	Oct., 1878	3	..	..
Edward P. Dyball.....	52	England.....	Merrimack.....	Attempt to kill.....	Oct., 1878	10	..	..

Register of Convicts in Prison May 1, 1879, — Continued.

NAME.	Age.	Where born.	What county convicted in.	Crime.	When committed.	Sentence.		
						Years.	Months.	Days.
Alden Eastman.	35	Conway, N. H.	U. S. District Court.	Passing counterfeit coin.	Oct., 1878	2		
Frank Howard.	40	Rochester, N. H.	U. S. District Court.	Passing counterfeit coin.	Oct., 1878	5		
Henry Chidding.	22	Pennsylvania.	Rockingham.	Stealing horses, breaking & stealing.	Oct., 1878	2		
Charles E. Greeley.	17	Londonderry, N. H.	Rockingham.	Stealing.	Oct., 1878	2		
John N. Greeley.	19	Londonderry, N. H.	Rockingham.	Stealing.	Oct., 1878	2		
Charles White.	24	Oldtown, Me.	Hillsborough.	Attempt at rape.	Oct., 1878	3		
Charles A. Taylor.	21	Newburyport, Mass.	Rockingham.	Burglary.	Oct., 1878	5		
Stephen P. Horn.	35	Tuftsborough, N. H.	Carroll.	Stealing horse.	Oct., 1878	7		
Stephen Lohiel.	18	Bloomfield, Vt.	Coos.	Stealing horse.	Nov., 1878	1		
H. F. Reynolds.	22	Germany.	Cheshire.	Tramp.	Nov., 1878	1		
Herman W. Scott.	17	Concord, N. H.	Grafton.	Burglary.	Nov., 1878	3		
John O'Brien.	24	Ireland.	Hillsborough.	Tramp.	Jan., 1879	1	3	
Edward McNab.	28	Ireland.	Hillsborough.	Rape.	Jan., 1879	25		
James Mahan.	19	Boston, Mass.	From Ref'm School.	Burglary.	Jan., 1879	3	3	
John Kennedy.	23	New York.	Sullivan.	Breaking, entering, and assault.	Feb., 1879	5		
George Peacock.	25	East Wilton, N. H.	Hillsborough.	Stealing.	Feb., 1879	2		
William G. Hall.	28	Wilton, N. H.	Hillsborough.	Stealing horse.	Feb., 1879	4		
Augustus Cowan.	19	Boston, Mass.	Strafford.	Stealing.	Feb., 1879	4		
Darrie G. Hanscomb.	27	Barnstead, N. H.	Strafford.	Stealing horse.	Feb., 1879	5		
Henry Barrows.	41	Medway, Mass.	Strafford.	Stealing.	Feb., 1879	2		
Patrick Shea.	25	Ireland.	Hillsborough.	Stealing.	Feb., 1879	3		
Thomas Ryan.	25	Portland, Me.	Strafford.	Stealing and stealing.	Feb., 1879	1		1
Charles Jackson.	26	Rochester, N. H.	Strafford.	Stealing horse.	Feb., 1879	4		
Etta Parker.	19	Barnstead, N. H.	Strafford.	Stealing.	Feb., 1879	2		
Fred. Furbush.	44	Bucksport, Me.	Strafford.	Burning barn.	March, 1879	3		
George Whitehouse.	25	Great Falls, N. H.	Strafford.	Stealing.	March, 1879	4		
Richard Pine.	23	Great Falls, N. H.	Strafford.	Breaking and stealing.	March, 1879	4		
John Clark.	21	Concord, N. H.	Merrimack.	Breaking and stealing.	April, 1879	4		
A. Howard Quimby.	26	Campton, N. H.	Grafton.	Burglary.	April, 1879	4		
Martin V. Dickey.	35	Thornton, N. H.	Grafton.	Manslaughter, first degree.	April, 1879	7		
Edward J. Kneec.	34	Randolph, Mass.	Merrimack.	Manslaughter, first degree.	April, 1879	8		

REPORT OF THE CHAPLAIN.

To His Excellency the Governor and the Honorable Council:—

GENTLEMEN, — In presenting my annual report of the department under my immediate supervision, I have nothing strikingly new to say, and shall necessarily reiterate much that has before been written.

I am more and more impressed with the embarrassments of the work committed to my hands, as well as its importance ; and have tried, to the best of my ability, to overcome the one and meet the claims of the other.

The services of the sabbath have been uniformly observed from nine to ten o'clock, as heretofore, in the chapel ; and it has been my purpose to render these exercises as interesting as possible, if, perchance, I might awaken new impulses, develop moral sensibilities and an earnest desire to commence a higher and better life. Many — nearly all — come to us very ignorant of the contents and claims of the Bible, and sometimes from no higher motive than novelty are induced to commence its perusal, and then become deeply impressed with their responsibility, and see that their sinful lives have wellnigh culminated in their ruin, and, I sometimes hope, earnestly desire to reform.

The apparent interest manifested in the chapel service is certainly gratifying, but I am at the same time aware I must not be too confident of anticipated results.

The female department is visited immediately after the service closes in the chapel, where the chaplain, matron, and convicts read a portion of Scripture alternately, and such explanation and enforcement of truth follows as is naturally suggested by the

lesson, thus affording opportunity for improvement in reading, and at the same time enforce the duty of a religious life. The matron also instructs them in a Sunday-school lesson every sabbath.

The hospital is next visited, where the Scriptures are read, explained, and enforced as before. All these exercises are accompanied with prayer, and it is to be hoped that some seed of truth may find lodgment in the conscience and heart, and bring forth the fruit of a better life.

Personal visitation from cell to cell occupies the next two or three hours. Here the conversation is free and unrestrained, and the chaplain is the repository of wrongs, domestic infidelity, debauchery and the legitimate outgrowth, crime and imprisonment, and sometimes, we fain would hope, of sincere repentance.

This round of sabbath duties is perplexing, and too often quite unsatisfactory. It is in this personal intercourse, however, that I become better acquainted with the personal character of the men, and am therefore better prepared to adapt public or private teachings to their necessities.

The library is a source of great relief to all, and, it is hoped, of positive good to many. Some will read nothing but the most sensational and trashy if they can help it, and a really good book is never called for by them ; while there are others, and this class is increasing, who are becoming interested in a better class of books. And here I am glad to say that the Bible is more read, and in some instances earnestly studied, than I have ever known it before. In the additions that have been made to the library, my aim has been to awaken a desire for knowledge, and elevate the taste for its acquisition, and it is my sober conviction that no equal amount of money will bring so satisfactory a return as the annual appropriation for the mental culture of these unfortunate victims of ignorance and crime.

While the educated class are not numerously represented, it is very noticeable that the number who cannot read is not as large as heretofore, and, with few exceptions, these earnestly desire to learn. The last appropriation has been expended in the addition of a little more than two hundred volumes to the library, and an additional appropriation of fifty dollars was made by the gov-

ernor and council for the purchase of dictionaries ; and one hundred copies of Webster's primary school dictionary are now proving of great service to the men. This appropriation was from the admission fees of visitors.

Though the library now numbers a little more than 1,500 volumes, a considerable number are very much dilapidated, and very many more were never designed for their present use, and should give place to books better adapted to the readers. As liberal an appropriation as consistent is very much desired; and it must not be forgotten that it must be for two years instead of one, as heretofore ; and may I be allowed to suggest if one dollar per year for each convict is too much to be expended for their mental improvement? It is certainly good policy, so far as possible, to prevent the repetition of crime by discharged convicts, as well as criminality on the part of generations coming, and this is the objective point of my work ; and whatever appliances can be employed as aids in reaching the desired end should be used.

The rapid increase of crime is occasion for careful thought on the part of the administrators of justice and all connected with our penal institutions ; and if at one blow we would sever the root of the evil, we should almost instinctively aim at the drink demon as the fruitful source of the increasing supply of criminals filling our jails and prisons. I tremble for the safety of men who, from time to time, are discharged by expiration of sentence or pardon, and must again meet and battle with the same temptations, the yielding to which placed them in a felon's cell. It is little we can do for them when once free from the discipline and restraints of prison life. Good counsel, and a copy of the New Testament kindly furnished by the New Hampshire Bible Society, and securing their names to a pledge of total abstinence, which but few decline, are our last efforts to lead them to a better life.

Not a small portion of the care and anxiety of the chaplain are the painful duties involved in visiting those awaiting execution. It is wellnigh impossible to approach these unfortunate men with hope of successfully turning their attention to a preparation for death, until the last few days allotted them. The

unceasing efforts, by every means known, to prevent the execution of the sentence, persevered in to the last, keep hope alive, and render every effort abortive which would lead to confession, repentance, and faith in Christ as a Savior.

Few can realize the painful anxiety occasioned by the apparently fruitless visits, week after week, for a year, to the cell of a doomed man whose ears are closed to every persuasion, and whose lips are sealed to retain the guilt that cankers his soul. He who heard the prayer and forgave the sin of the dying malefactor, I know can hear and forgive at the last moment ; but how infinitely desirable that a longer cultivation of the religious character should better prepare the soul for the sudden and fearful change of worlds. I would by no means inexorably seal any man's fate beyond the reach of unforeseen contingencies, that would give him the benefit of the doubt, or prove him to be innocent.

During the year now closing, I have endeavored to discharge the duties required of me, so far as I have understood them ; and if in aught I have failed I hope it may be attributed to the defects of the head rather than of the heart.

The warden and deputy are entitled to my acknowledgments for their readiness to render every facility for the prosecution of my work, at best so difficult and unpromising.

Hoping my efforts will meet your approval, I am, gentlemen,

Your obedient servant,

S. HOLMAN, *Chaplain.*

PHYSICIAN'S REPORT.

To His Excellency the Governor and the Honorable Council:—

GENTLEMEN,—The end of the prison year again makes it necessary for me to render an account of my stewardship as physician, with such suggestions as may be deduced from the facts stated. Of course, under existing circumstances, no great improvement can be expected, owing to the difficulties inseparable from the treatment of depressing diseases in a place where everything tends to foster depressing influences; but still, owing to the great care exercised by the warden and his deputy, and the intelligent execution of their rules by Mr. Eaton, our old and reliable hospital steward, we have secured a small decrease in both the sick and the death rate. This is all the more creditable, as the prison is each year growing worse in all that pertains to excellence in such a structure; and any change for the better must necessarily be the result of the most devoted and untiring labor upon the part of the leading officials of the institution. Instead of giving details as heretofore, I have thought it best to make this report a matter of averages mainly, based upon the actual number of prisoners treated, both in and out of the hospital. This is done with a view to the future, so that, after the State occupies the new structure, we may have reliable statistics at hand with which to compare any change that may occur after the removal to better quarters.

Whole number of prisoners treated	.	.	.	.	287
Total number of visits	.	.	.	.	307
Total number of prescriptions	.	.	.	.	539
Different diseases treated	.	.	.	.	39

Percentage treated in hospital	. . . . .	6.16
Percentage treated in cells	. . . . .	4.16
Percentage treated in shops	. . . . .	1.20

DIFFERENT DISEASES TREATED, AND PERCENTAGE OF EACH IN
FREQUENCY.

Dyspepsia,	.11	Phthisis,	.10
Pneumonia,	.09 $\frac{1}{2}$	Diarrhœa,	.09
Rheumatism,	.08	Catarrh,	.05 $\frac{1}{2}$
Fevers,	.05	Bronchitis,	.03 $\frac{1}{2}$
Constipation,	.05	Pleurisy,	.03
Scrofula,	.05	Syphilis,	.03
Debility,	.02	Abscess,	.03
Heart diseases,	.02	Dysentery,	.03
Hemorrhoids,	.02	Colic,	.02
Enuresis,	.02	Tonsilitis,	.00 $\frac{2}{3}$
Ascarides,	.00 $\frac{2}{3}$	Nephritis,	.00 $\frac{2}{3}$
Hemicrania,	.00 $\frac{2}{3}$	Edema,	.00 $\frac{2}{3}$
Anæmia,	.00 $\frac{2}{3}$	Ague,	.00 $\frac{2}{3}$
Mumps,	.00 $\frac{1}{3}$	Varix,	.00 $\frac{1}{3}$
Indolent ulcer,	.00 $\frac{1}{3}$	Orchitis,	.00 $\frac{1}{3}$
Dropsy,	.00 $\frac{1}{3}$	Erythema,	.00 $\frac{1}{3}$
Pityriasis,	.00 $\frac{1}{3}$	Carcinoma,	.00 $\frac{1}{3}$
Peritonitis,	.00 $\frac{1}{3}$	Neuralgia,	.00 $\frac{1}{3}$
Tinea capitis,	.00 $\frac{1}{3}$		

LIST OF DEATHS, AND CAUSES.

May 4, 1878, William D. Stevens, phthisis.
 June 5, 1878, Eugene Eaton, phthisis.
 July 10, 1878, William F. Ashton, chronic nephritis.
 July 30, 1878, J. L. Foss, phthisis.
 August 12, 1878, Samuel T. Abbott, valvular disease of heart.
 October 6, 1878, Andrew Boyle, phthisis.
 November 20, 1878, R. P. Strickland, phthisis.
 December 5, 1878, Michael Sullivan, typhoid pneumonia.
 December 26, 1878, William H. Downing, peritonitis.
 December 29, 1878, Joseph Greenwood, phthisis.
 February 13, 1879, Frederick Gilbert, phthisis.
 March 14, 1879, John Q. Pinkham, executed.

It will be seen that, as usual, more than half of the deaths occurring in the prison were from consumption ; and, as usual, all of these men brought the seeds of the disease with them, and, finding a congenial soil for development, the end was in each case very rapid.

Before closing this report, I beg leave to make one or two personal allusions, which certainly are due to the individuals mentioned. In the first place, I thank your excellency and the honorable council for placing upon the prison committee a distinguished member of my own profession, who has always given me his cordial aid and support in the many perplexing questions which inevitably arise in the medical care of the criminal classes when incarcerated and sick. Dr. Spalding, by his lively interest in the prison, has not only lightened my labors and relieved me of much embarrassment at times, but, by his thorough knowledge of sanitary and hygienic science, has kept your excellency and the council fully informed as to the difficulties under which we labor in the old prison, besides giving his individual attention to especial cases requiring immediate action.

To the warden and his deputy, I must again express my thanks for the kind courtesy they have always extended to me, and for the thorough and persistent manner in which they have labored to carry out my views of sanitary reform.

To my assistant, Dr. Barney, I am also under lasting obligations, for his unwearied efforts to assist me in the medical care of the unfortunate beings intrusted to our professional care.

I have the honor to remain, very respectfully,

Your obedient servant,

A. H. CROSBY, M. D., *Prison Physician.*

ANNUAL REPORTS

OF THE

BOARD OF VISITORS, TRUSTEES, SUPERINTENDENT, TREASURER,
AND FINANCIAL AGENT

OF THE

NEW HAMPSHIRE

ASYLUM FOR THE INSANE

TO THE LEGISLATURE,

JUNE SESSION, 1879.

MANCHESTER:

JOHN B. CLARKE, STATE PRINTER.

1879.

OFFICERS OF THE INSTITUTION.

BOARD OF VISITORS.

(EX OFFICIO.)

HIS EXCELLENCY B. F. PRESCOTT.

HON. JOSHUA B. SMITH.

HON. EDWARD SPALDING.

HON. HIRAM A. TUTTLE.

HON. FRANCIS A. CUSHMAN.

HON. JOSEPH BURROWS.

HON. D. H. BUFFUM, *President of the Senate.*

HON. AUGUSTUS A. WOOLSON, *Speaker of the House
of Representatives.*

BOARD OF TRUSTEES.

GEORGE B. TWITCHELL, M. D., Keene, *President.*

JOSEPH B. WALKER, Concord, *Secretary.*

DAVID GILLIS, Nashua.

CHARLES A. TUFTS, M. D., Dover.

JOSEPH BURROWS, Plymouth.

ELLERY A. HIBBARD, Laconia.

WILLIAM G. PERRY, M. D., Exeter.

JOHN H. GEORGE, Concord.

WATERMAN SMITH, Manchester.

DEXTER RICHARDS, Newport.

CHARLES H. BELL, Exeter.

C. P. FROST, M. D., Hanover.

RESIDENT OFFICERS.

- J. P. BANCROFT, M. D., *Superintendent and Treasurer.*
 B. R. BENNER, M. D., *First Assistant Physician.*
 C. P. BANCROFT, M. D., *Second Assistant Physician.*
 J. H. CARR, *Clerk and Steward.*
 MRS. FANNY B. CARR, *Housekeeper.*
-

VISITING COMMITTEES FOR 1879-80.

FIRST VISIT.

- | | |
|--------------|----------------------|
| April, 1879. | WATERMAN SMITH. |
| May, | J. B. WALKER. |
| June, | DR. C. P. FROST. |
| July, | DR. W. G. PERRY. |
| Aug., | DAVID GILLIS. |
| Sept., | J. BURROWS. |
| Oct., | C. H. BELL. |
| Nov., | DR. G. B. TWITCHELL. |
| Dec., | E. A. HIBBARD. |
| Jan., 1880. | JOHN H. GEORGE. |
| Feb., | DR. G. B. TWITCHELL. |
| March, | DEXTER RICHARDS. |

SECOND VISIT.

- | | |
|-------------|-----------------------|
| May, 1879. | JOHN H. GEORGE. |
| June, | E. A. HIBBARD. |
| July, | DR. CHARLES A. TUFTS. |
| Aug., | WATERMAN SMITH. |
| Sept., | DEXTER RICHARDS. |
| Oct., | JOSEPH B. WALKER. |
| Nov., | DR. CHARLES A. TUFTS. |
| Dec., | DR. C. P. FROST. |
| Jan., 1880. | J. BURROWS. |
| Feb., | C. H. BELL. |
| March, | DR. W. G. PERRY. |
| April, | DAVID GILLIS. |

REPORT OF THE BOARD OF VISITORS.

To the Honorable Senate and House of Representatives :—

The board of visitors of the New Hampshire Asylum for the Insane, acting in compliance with the provisions of the General Laws, chap. 10, sect. 10, visited the institution on Friday, April 11, 1879, and beg leave to submit the following report :—

We passed through all the wards and departments of the asylum, and thoroughly examined into the condition of the patients, as far as it was possible during the time occupied in the examination. Owing to some alterations that were being made, a larger number of patients were grouped together than is customary ; but, notwithstanding this temporary expedient, perfect order prevailed, and the same neatness, cleanliness, and comfort were observed, as are always seen when each patient is occupying his or her customary apartments. Every attendant was kind and indulgent to the unfortunate people under their charge, and every effort is made to make their apartments cheerful and social.

Dr. J. P. Bancroft, the humane and accomplished superintendent, has for many years given his attention to alterations in the older portion of the structure, by way of introducing light, and the most improved system of ventilation ; and we venture the assertion, that no institution in the country has more perfect ventilation or successful plumbing than our asylum for the insane, and every convenience is made for the comfort and happiness of the patients. At the last session of the legislature, four thousand dollars was appropriated for certain changes in the internal arrangements of the asylum. This sum, and con_

siderable in addition from the funds of the institution, have been used to make the changes and enlargements absolutely necessary.

We are well satisfied with the management of this asylum, and consider it an ornament and a credit to the State. It has an abundant supply of pure water, the sewerage is perfect, and ventilation unexceptionable. The food is wholesome and in abundance, and the medical skill of the highest order. The same skill and system are shown in the management of the farm and in the ornamentation of the grounds. The finances are accurately managed by Joseph B. Walker, Esq., of Concord, a gentleman in whose honesty and financial ability the public have implicit confidence.

We take great pleasure in expressing to your honorable bodies, after careful examination, our unqualified satisfaction in the management of this important public institution, and feel confident it will bear the strictest investigation, and will compare favorably with any similar institution in the country. Its trustees and managers deserve great credit for the economical and prudent administration, and the interest they show in the treatment and care of the most unfortunate class of our citizens.

B. F. PRESCOTT, *Governor.*

JOSHUA B. SMITH,	} <i>Council.</i>
HIRAM A. TUTTLE,	
EDWARD SPALDING,	
FRANCIS A. CUSHMAN,	
JOSEPH BURROWS,	

REPORT OF THE TRUSTEES.

To His Excellency the Governor, and to the Honorable Council:—

The trustees of the New Hampshire Asylum for the Insane respectfully present this, their thirty-seventh annual, report.

An alteration of the law, which now requires the annual report to be furnished to the secretary of state on or before the twentieth day of April, in each year, has necessitated a corresponding change in the time of holding our annual meeting. By a recent vote of this board, the Wednesday preceding this day has been fixed as the day of this meeting. The present report, therefore, embraces a period of only eleven months, extending from May 1, 1878, to April 1, 1879.

Nothing unusual has occurred to mark the history of the institution during this time. The whole number of patients admitted has been seventy-three; and the number discharged, eighty-one.

The health of the house has been good. The comfort and happiness of many of its male inmates have been greatly enhanced by the renovations and modifications recently made in the halls of the Peaslee and Chandler buildings. The value of the improved ventilation, of the better accommodations for sick patients, of the ample sitting-rooms, and of the many minor conveniencies which we need not particularize, is repeatedly demonstrated every passing day.

For a particular account of the expenditure of the appropriation of four thousand dollars, made by the legislature at its last session, for the repairs of the Rumford wing, and for alterations in the laundry, you are respectfully referred to the accompany-

ing special report of the superintendent, herewith submitted. This wing, which was erected nearly twenty-five years ago, has ever since been in constant use, and received but slight repairs. The unavoidable wear of a building occupied by the insane, together with the gradual development of defects in its construction, rendered its thorough renovation imperative. The appropriation made for this purpose, which, it may be remembered, was one thousand dollars less than its estimated cost, has not fully sufficed for accomplishing the work found necessary. To exactly what amount it may fall short, cannot now be stated, as the repairs are not yet completed. It is believed, however, that their cost will not much, if any, exceed the original estimate of five thousand dollars, and that the insufficiency of the appropriation may be supplied from that portion of the current receipts of the institution set aside for ordinary repairs.

For a full account of the medical condition of the asylum, at present and during the past year, we respectfully refer you to the able report of the superintendent herewith submitted, and ask your attention to the important facts and considerations therein set forth. It contains suggestions of great interest. The tables, which form a part of it, very clearly prove the value of a well-managed asylum for the insane, as shown in the results thus far attained.

You will find a clear statement of the current receipts and expenditures of the institution, in the lucid report of the treasurer, which we herewith transmit. It may be seen thereby that it has been self-sustaining, and that there was a balance of cash on hand at the close of the financial year. So long as the institution is run upon the principle it has always heretofore been, this can never be very large. Indeed, we believe that the best interests of the State, as well as the welfare of the patients, imperatively require that its entire receipts shall ever be devoted to the great work it has at hand.

The report of the financial agent presents the amounts of the several permanent funds, and the manner of their investment. These are securely placed, and their income, as it has accrued, has been mainly devoted to aiding indigent patients at the asylum, and in reducing the principal and interest of the debt in-

curred in the erection of the addition to the Peaslee building, some years since. This has been reduced from time to time, so that the principal is now but four thousand five hundred dollars. It is hoped that, in the course of a few years, at most, it may be entirely canceled.

We cannot close this report without adverting to the lamented decease, about a year since, of Dr. John E. Tyler, a former superintendent of this institution, and the immediate predecessor of Dr. Bancroft. For five years he discharged, with marked ability and fidelity, the arduous duties of this position. During his occupancy of it, the older part of the Peaslee building was constructed, for the accommodation of excited patients. These had previously lived in a small structure called the cottage, which a defective plan rendered entirely inadequate to secure the purpose of its erection. The building which supplanted it was designed with the utmost care, and embodied, not only the best ideas of the time, but the results of many patient reflections of Dr. Tyler. At the time of its erection, it was doubtless the best of the kind in the country.

A year or two afterwards, and largely in consequence of representations by him made, the legislature provided for the erection of the Rumford wing, which the increased number of female patients rendered imperative. Upon the completion of these two buildings, the asylum had been so much enlarged that the old method of warming by wood furnaces was found impracticable. Influenced largely by suggestions of their superintendent, who had made as careful an examination of the subject as the means within his reach admitted, the trustees decided upon the substitution of steam as a warming agency, and the necessary boilers, radiators, and other appliances were introduced. Twenty years ago was this done, when steam-heating was in its infancy, and very imperfectly understood. Proceeding cautiously, under the best light at hand, Dr. Tyler made the experiment, and it proved a successful one.

The care of this work, superadded to that of overlooking the construction of the important buildings just mentioned, while his ordinary medical duties were in no degree abridged, resulted finally in such an impairment of health as induced his resigna-

tion in 1857. This, after some delay, the trustees, with great reluctance, accepted.

Rest, fortunately, ere long restored his over-taxed powers to their normal tone, and he commenced again, in an adjoining State, a similar career, which, with some modifications, lasted for twenty years, and ended only with his life. It does not become the members of this board to analyze his character, or express for it the admiration they entertain. His successor in the office he here so ably filled has already done this, in a manner so lucid, delicate, and altogether admirable, as to leave little for them to add, beyond an assurance that they share in the high estimate he places upon the qualities of his departed brother, and that, in common with all friends of the insane, they profoundly deplore his too early removal.

The trustees can recall no period in its history when the asylum was in better condition to accomplish the great work for which it was established, or when its efficiency for good was greater, than it is to-day.

GEORGE B. TWITCHELL,
DAVID GILLIS,
C. P. FROST,
J. BURROWS,
E. A. HIBBARD,
JOSEPH B. WALKER,
WILLIAM G. PERRY,
JOHN H. GEORGE,
CHARLES H. BELL,
CHARLES A. TUFTS,
DEXTER RICHARDS,

Trustees.

CONCORD, April 16, 1879.

SUPERINTENDENT'S REPORT.

To the Trustees of the New Hampshire Asylum for the Insane:—

The statute of the last session of the legislature, providing that the annual report of your board shall be presented to the governor and council on or before the twentieth day of April, renders it necessary to close the present asylum year on the last day of March, one month earlier than heretofore. The time embraced in this, the thirty-seventh, report, will therefore be only eleven months, from May 1, 1878, to March 31, 1879.

On the first day of this period, there were, on the register of the house, two hundred and seventy-six patients,—of whom one hundred and thirty-two were men, and one hundred and forty-four women.

Forty-two men and thirty-one women have since been admitted—seventy-three in all.

The whole number under care has been three hundred and forty-nine—one hundred and seventy-four men, and one hundred and seventy-five women.

The largest number connected with the house at any one time was two hundred and seventy-eight.

The largest number of men at any time was one hundred and thirty-three, and of women one hundred and fifty-two. The smallest number of patients on any day was two hundred and sixty-two. The lowest numbers reached were: of men, one hundred and twenty-one, and of women one hundred and thirty-eight.

For the whole period, the daily average of men has been one hundred and twenty-six and three-tenths (126.3), and of women,

one hundred and forty-three and eight-tenths (143.8); and the total daily average has been two hundred and seventy and one-tenth (270.1). As compared with the preceding year the general average has been two and seven-tenths (2.7) less. The proportion, in number, between the sexes is, approximately, forty-seven and seven-tenths (47.7) men to fifty-two and three-tenths (52.3) women.

The whole number of removals from the asylum has been eighty-one. Of these, twenty-three—fifteen men and eight women—have died; and fifty-eight—thirty-three men and twenty-five women—have left in varying conditions of mental health.

These removals leave on the register of the asylum, on the thirty-first day of March, 1879, two hundred and sixty-eight patients, of whom one hundred and twenty-six are men, and one hundred and forty-two women—a number eight less than at the 1st of May, 1878.

The admissions during the eleven months have been forty-one less than in the year preceding, and the removals have been thirty-seven less. The relation between admissions and removals has been such that the daily average residence has been only two and seven-tenths (2.7) less than the preceding year. But while this has varied so little, the movement of the population has been much less rapid than in several years previously. In 1873, the admissions were one hundred and ninety-four, and the removals one hundred and seventy-two; but the average residence in the house was between two and three less than for the past eleven months.

Prominent among the reasons for this slow movement of the population, is the large ratio of chronic cases admitted. Thirty-two only of the seventy-three admitted were recent cases, leaving forty-one, or over fifty-six per cent, of chronic forms of disease to a little less than forty-four per cent of recent attacks. The chronic forms of disease are largely incurable when admitted, and the residence of such is much more likely to be prolonged; not so much from the expectation of recovery as from the presence of symptoms rendering residence in the ordinary family impracticable. To this class belong the considerable number of

the epileptic insane, so dangerous in the private family ; the victims of general paralysis, and the chronic insane with violent impulses.

The recent cases furnish most of the recoveries, and of these the residence at the asylum is likely to be comparatively short. More than fifty per cent of the recoveries within the eleven months are from those admitted within the same period. This explains why the rapidity of the changes in the population is in direct ratio to the proportion of recent attacks. The high ratio of chronic cases admitted the past year will show itself in the future ratio of recoveries.

The principal facts in the work of the time now in review are condensed into the tabular forms which follow, for preservation and easy reference. No table is attempted of the causes of insanity, as assigned by those committing patients, for the good reason that they furnish no sufficient data from which to construct one of any value. The causes, as popularly held, are often merely accidental circumstances, without relation of cause or effect, and frequently even results instead of causes. We keep a record of the supposed causes assigned, and, after careful comparison of these with the knowledge subsequently gained in the cases, satisfactory proof is usually gained that the list of assigned causes gives us little of valuable information. It is not doubted that there is an occasional instance of insanity produced by a single exciting cause ; but in a vast majority of cases the causes are very complex, and of such character that it would be much more the province of an essay than a statistical table to set them forth.

TABLE I.
Movement of the population.

	Men.	Women.	Total.
Number at the beginning of the year.....	132	144	276
Number admitted in the year.....	42	31	73
Total number present in the year.....	174	175	349
Number discharged during the year.....	48	33	81
Discharged, — recovered.....	14	13	27
Discharged, — improved.....	11	12	23
Discharged, — stationary.....	8	0	8
Died.....	15	8	23
Number remaining at the end of the year.....	126	142	268
Average daily number present.....	126.3	143.8	270.1

TABLE II.
Admissions and discharges from the beginning of the hospital.

	Men.	Women.	Total.
Admitted.....	2,038	1,953	3,991
Discharged.....	1,912	1,811	3,723
Discharged, — recovered.....	779	767	1,546
Discharged, — improved.....	452	479	931
Discharged, — stationary.....	355	297	652
Died.....	326	268	594

TABLE III.

Nativity of patients admitted in the year.

	Men.	Women.	Total.
New Hampshire.....	32	21	53
Maine.....	1	..	1
Massachusetts.....	1	3	4
Vermont.....	1	..	1
Connecticut.....	1	..	1
New York.....	1	1	2
Pennsylvania.....	1	..	1
Canada.....	1	1	2
England.....	1	..	1
Ireland.....	1	4	5
Germany.....	..	1	1
Switzerland.....	1	..	1
	42	31	73

TABLE IV.

Number of each age when admitted in the year.

	WHEN ADMITTED.			WHEN ATTACKED.		
	Men.	Women.	Total.	Men.	Women.	Total.
Under 15 years.....	..	..	..	3	..	3
15 to 20 years.....	2	1	3	2	1	3
20 to 25 years.....	6	1	7	2	5	7
25 to 30 years.....	4	4	8	5	1	6
30 to 35 years.....	6	6	12	7	6	13
35 to 40 years.....	1	3	4	2	2	4
40 to 45 years.....	4	6	10	3	8	11
45 to 50 years.....	5	2	7	4	2	6
50 to 60 years.....	6	2	8	4	..	4
60 to 70 years.....	4	4	8	6	4	10
70 to 80 years.....	3	2	5	3	2	5
Over 80 years.....	1	..	1	1	..	1
	42	31	73	42	31	73

TABLE V.

Residence of patients admitted in the year.

	Men.	Women.	Total.
Merrimack County, N. H.	10	8	18
Hillsborough County, N. H.	6	2	8
Rockingham County, N. H.	10	5	15
Cheshire County, N. H.	2	4	6
Sullivan County, N. H.	1	2	3
Grafton County, N. H.	4	3	7
Strafford County, N. H.	3	2	5
Belknap County, N. H.	2	2	4
Carroll County, N. H.	2	1	3
Vermont.	1	1	2
Canada.	1	1	2
	42	31	73

TABLE VI.

Occupation of patients admitted in the year.

	Men.	Women.	Total.
Farmers.....	15	..	15
Household employments.....	..	25	25
Operatives.....	2	1	3
Mechanics.....	3	..	3
Teachers.....	..	1	1
Tailor.....	1	..	1
Traveling agents.....	2	..	2
Traders.....	2	..	2
Blacksmiths.....	2	..	2
Fireman.....	1	..	1
Carpenters.....	2	..	2
Insurance agent.....	1	..	1
Butcher.....	1	..	1
Tin-worker.....	1	..	1
Dressmaker.....	..	1	1
Common laborer.....	1	..	1
Cashiers.....	3	..	3
Lawyer.....	1	..	1
Brickmaker.....	1	..	1
No occupation.....	3	3	6
	42	31	73

TABLE VII.

Civil condition of patients admitted in the year.

	Men.	Women.	Total.
Single.....	19	14	33
Married.....	19	12	31
Widows.....	..	5	5
Widowers.....	4	..	4
	42	31	73

TABLE VIII.

By what authority committed.

	Men.	Women.	Total.
By self or friends.....	31	25	56
By town authority.....	6	6	12
By county commissioners.....	1	..	1
By courts.....	3	..	3
By governor and council.....	1	..	1
	42	31	73

TABLE IX.

By whom supported.

	Men.	Women.	Total.
By self or friends.....	29	23	52
By town or city.....	7	7	14
By county.....	4	1	5
By state.....	2	..	2
	42	31	73

TABLE X.

The form of disease in patients admitted in the year.

	Men.	Women.	Total.
Acute mania.....	10	14	24
Chronic mania.....	8	8	16
Acute melancholia.....	4	2	6
Chronic melancholia.....	2	1	3
Paresis.....	3	..	3
Epilepsy.....	4	..	4
Dementia in various forms.....	9	4	13
Dipsomania.....	1	..	1
Hypochondriasis.....	1	..	1
Organic disease of brain.....	..	2	2
	42	31	73

TABLE XI.

Complications in those admitted in the year.

	Men.	Women.	Total.
Hereditary predisposition.....	17	11	28
Homicidal impulse.....	3	..	3
Suicidal.....	5	2	7
Paralysis.....	..	1	1
Epilepsy.....	4	..	4
Dyspepsia.....	2	..	2
Asthma.....	1	..	1
Chorea.....	..	1	1
Carcinoma.....	..	1	1
Phthisis.....	1	..	1

TABLE XII.

The number of the attack in those admitted in the year.

	Men.	Women.	Total.
First.....	34	17	51
Second.....	5	4	9
Third..	3	6	9
Fifth.....	..	1	1
Sixth.....	..	1	1
Tenth..	..	1	1
Thirty-seventh.....	..	1	1
	42	31	73

TABLE XIII.

Duration of insanity before admission in those admitted in the year.

	Men.	Women.	Total.
Less than 1 month.....	8	7	15
From 1 to 3 months.....	9	8	17
From 3 to 6 months.....	4	..	4
From 6 to 9 months.....	..	1	1
From 9 to 12 months.....	6	2	8
From 12 to 18 months.....	3	2	5
From 18 months to 2 years.....	2	5	7
From 2 to 3 years.....	1	2	3
From 3 to 4 years.....	2	..	2
From 4 to 5 years.....	0	0	0
From 5 to 10 years.....	2	2	4
From 10 to 15 years.....	2	..	2
From 15 to 20 years.....	3	2	5
	42	31	73

TABLE XIV.

Duration of insanity before admission in those recovered in the year.

	Men.	Women.	Total.
Less than 1 month.....	5	6	11
From 1 to 3 months.....	5	5	10
From 3 to 6 months.....	2	1	3
From 6 to 12 months.....	2	1	3
	14	13	27

TABLE XV.

Deaths in the year, and the causes.

	Men.	Women.	Total.
Exhaustion from acute mania.....	3	1	4
Exhaustion from chronic mania.....	..	2	2
Exhaustion from acute melancholia.....	..	1	1
Exhaustion from chronic melancholia.....	1	..	1
Exhaustion from paresis.....	2	..	2
Exhaustion from senile dementia.....	5	..	5
Bright's disease.....	..	2	2
Epilepsy.....	..	1	1
Phthisis.....	1	..	1
Apoplexy.....	1	..	1
Structural disease of brain.....	1	..	1
Carcinoma.....	..	1	1
Pulmonary embolism.....	1	..	1
	15	8	23

TABLE XVI.
Ages at the time of death.

	Men.	Women.	Total.
Between 20 and 30.....	2	..	2
Between 30 and 40.....	2	1	3
Between 40 and 50.....	3	2	5
Between 50 and 60.....	2	1	3
Between 60 and 70.....	3	2	5
Between 70 and 80.....	3	2	5
	15	8	23

TABLE XVII.
Ages of those remaining in the hospital at end of year.

	Men.	Women.	Total.
15 to 20.....	2	2	4
20 to 30.....	20	22	42
30 to 40.....	30	29	59
40 to 50.....	29	36	65
50 to 60.....	22	26	48
60 to 70.....	16	12	28
70 to 80.....	6	14	20
Over 80.....	1	1	2
	126	142	268

TABLE XVIII.

Duration of disease in those remaining.

	Men.	Women.	Total.
Under 3 months.....	2	..	2
From 3 to 6 months.....	3	3	6
From 6 to 12 months.....	5	2	7
From 12 to 18 months.....	7	5	12
From 18 to 24 months.....	7	6	13
From 2 to 3 years.....	10	10	20
From 3 to 5 years.....	12	16	28
From 5 to 10 years.....	29	30	59
From 10 to 15 years.....	14	18	32
From 15 to 20 years....	10	10	20
From 20 to 25 years.....	6	12	18
From 25 to 30 years.....	4	5	9
From 30 to 40 years.....	5	6	11
Over 40 years.....	2	4	6
Unknown.....	10	15	25
	126	142	268

TABLE XIX.

Showing results in all under treatment during the year.

	Of those in hospital at beginning of year.			Of those admitted to hospital in the year.		
	Men.	Women.	Total.	Men.	Women.	Total.
Discharged, — recovered.....	10	6	16	4	7	11
Discharged, — improved.....	6	9	15	5	3	8
Discharged, — stationary.....	3	..	3	5	..	5
Died.....	9	3	12	6	5	11
Remaining, — improved.....	21	26	47	10	7	17
Remaining, — unimproved.....	83	100	183	12	9	21
	132	144	276	42	31	73

TABLE XX.

Remaining at the end of year. — Prospect.

	Men.	Women.	Total.
Curable (apparently).....	27	31	58
Incurable (apparently).....	99	111	210
	126	142	268

TABLE XXI.

Showing number with suicidal propensity under treatment during the year.

	Men.	Women.	Total.
Of those in hospital at beginning of year.....	2	8	10
Of those admitted during the year.....	5	2	7
	7	10	17

TABLE XXII.

Showing number of admissions to this hospital of those admitted in the year.

	Men.	Women.	Total.
Admitted the first time.....	37	18	55
Admitted the second time.....	4	2	6
Admitted the third time.....	1	7	8
Admitted the fourth time.....	..	1	1
Admitted the fifth time.....	..	1	1
Admitted the tenth time.....	..	1	1
Admitted the thirty-seventh time.....	..	1	1
	42	31	73

TABLE XXIII.

Showing the number recovered from previous insanity, in those recovered in the year.

	Men.	Women.	Total.
From one attack.....	9	2	11
From two attacks.....	2	2	4
From three attacks.....	1	7	8
From five attacks.....	1	..	1
From nine attacks.....	1	..	1
From ten attacks.....	..	1	1
From thirty-six attacks.....	..	1	1
	14	13	27

TABLE XXIV.

Statistics of admissions, discharges, and deaths, from the opening of the asylum.

Year.	Admitted.	Discharged and died.	Recovered	Partly recovered.	Unimproved.	Died.	Whole number.	Now in asylum.
1843	76	29	12	10	6	1	76	47
1844	104	81	37	20	19	5	151	70
1845	88	82	37	17	22	6	158	76
1846	98	76	26	23	16	11	174	98
1847	89	87	38	17	23	9	187	100
1848	92	83	29	20	26	8	192	109
1849	81	76	36	15	11	14	190	114
1850	103	90	45	18	20	7	217	127
1851	88	98	45	25	16	12	215	117
1852	107	106	66	13	16	11	224	118
1853	132	107	65	25	11	8	250	143
1854	141	123	63	24	22	14	284	161
1855	95	91	50	20	9	12	246	155
1856	85	96	66	13	7	10	250	154
1857	97	81	47	15	7	12	251	170
1858	76	77	34	20	5	18	246	169
1859	98	85	31	22	18	14	267	182
1860	85	83	38	16	12	17	267	184
1861	106	94	34	34	10	16	290	196
1862	86	94	42	32	7	13	282	188
1863	101	85	30	32	17	16	289	204
1864	105	92	36	16	17	23	309	217
1865	107	102	42	23	14	22	324	223
1866	104	91	26	28	16	21	327	236
1867	117	107	39	24	27	17	353	246
1868	118	129	51	39	18	21	364	235
1869	95	93	42	20	9	22	330	237
1870	130	114	37	34	20	23	367	253
1871	135	163	65	37	29	32	388	225
1872	152	123	55	31	16	21	377	254
1873	194	172	61	51	27	33	448	276
1874	140	137	42	44	27	22	416	281
1875	120	140	53	37	30	20	401	261
1876	140	122	35	34	27	26	401	279
1877	119	118	36	38	27	17	398	280
1878	114	118	35	36	30	17	394	276
1879	73	81	27	23	8	23	349	268

These figures afford interesting matter for study, for such as have attention to bestow upon them. Notwithstanding that the cure of insanity is the prime function of the asylum, it is noticeable how much of other duty it has to do. It appears from last year's report, that, of those under care at the opening of this year, two hundred and nineteen were apparently incurable, and in fifty-seven some degree of hope of recovery existed. Of those who have come under care since, thirty-nine were past hope, and in thirty-four recovery might be expected. Thus only twenty-one per cent of those present at the beginning of the year were curable, and seventy-nine per cent were hopeless. Fifty-three per cent of the subsequent admissions have been hopeless, and forty-seven per cent classed hopeful. Combining these ratios, it appears that only thirty-four per cent of all under care during the year could be classed as curable, while sixty-six per cent must be regarded past all reasonable hope of recovery. It should not be inferred from this, however, that the labor bestowed on this population is lost or comparatively useless. This portion is made up of those in whom disease has produced such disturbance of the mental forces as to render home-life, with any degree of safety and comfort, impossible. In times like these, when expense is a vital question, we do not see a person incurable offered as a boarder who can, by any means, be made safe and comfortable at home.

To organize a community with such variously disordered elements, and out of them to secure a unit of order, comfort, and even happiness, to a large extent, is a practical problem hardly less subtle and difficult of execution than to institute and carry into practice measures for the radical cure of the curable. Neither is it a small thing to these unfortunate individuals to be brought within the sphere of such a well-ordered life, viewing only the *absolute* good secured ; but when seen in contrast with its necessary alternative, a life of distraction, exposure, and suffering, the real value of the thought and labor bestowed begins to be apparent.

Another fact worthy of remark appears from the statistical tables ; that is, the recurrence of attacks of insanity in the same individuals.

Of the twenty-seven recorded as recovered, only eleven were recoveries from the first attack. Sixteen, or fifty-nine per cent, had suffered one or more attacks before ; some after the lapse of years, and others after a shorter interval of health. There are no inconsiderable number of persons in every community who suffer several fresh attacks of insanity during their lives. Still, those persons are essentially well between the insane intervals, and with others share the responsibilities and bear the burdens of life. Probably a large proportion of these each time lose something of their native mental vigor, though in some it is difficult to see it. It would seem that in many of these cases there is developed by degrees a tendency to the recurrence of the insane cerebral action ; that this alternation gains the force of a habit, by the same law on which habits are formed in normal directions. In some, this ends in a pretty regular division of the remainder of life between the sane and the insane states. If this tendency is once set up in the nervous system by the first occurrence of insanity, the importance of a recognition of it can not be overestimated. For, considering the physiological law of habit in the nervous system, intelligent effort at this period would be of much avail in warding off the evils which otherwise impend. Every act or influence tending to call into activity the morbid states should be studiously avoided ; and everything favoring the continuance of healthy mental states should be as studiously cultivated and fostered. Some persons succeed in learning this lesson, and thus escape a second attack, but more do not ; but, regardless of the relation of methods of living, as regards the appetites, the passions, and activities of life, to mental states, blindly overstep the bounds of prudence and are precipitated again into the insane state. At length, the recurrence is brought under the law of habit, and each time a less and less exciting influence is required, and the alternation comes to be almost automatic.

The probability of the truth of this view is strengthened by the fact, so common, that in repeated attacks of insanity in the same person the same features are reproduced. It is not assumed that this is universally the case, but in a majority of instances. It is true that in some cases very diverse symptoms

will appear in different seizures in the same person, as deep depression in one and exhilaration in another ; but in my observation this is not the rule, but the exception. In most persons, the symptoms in one attack are identical with those of another ; so much so that we come to anticipate the special manifestations of a coming seizure with the same certainty with which we count upon the continuance of the natural traits in any individual in health.

The question of control, to a certain extent, over the occurrence of attacks of insanity, either original or subsequent, under the same laws by which we control the formation of our habits, is one of great individual and social interest. If the subject were better understood, and such knowledge as might be gained were practically applied in questions of life, there is not a reasonable doubt that the sad catalogue of the insane might be greatly abridged. If this idea is correct, the inference is plain, that a knowledge of the laws which underlie the formation of habits in health, and the means of opposing the formation of habits adverse to mental balance, should be made a prominent subject of attention in systems of education.

The limits of this report will not allow an expansion of the subject, further than to say that in this direction one, at least, of the corrections of the evils of insanity may be found.

The rate of mortality has been higher during the last eleven months than for the two years preceding. It has been 6.5 per cent on the whole residence, and 8.5 per cent on the average number ; whereas last year it was 4.5 per cent on the whole number, and 6.2 on the average. This is no indication of less favorable hygienic conditions, for no year has been more free from all the ordinary forms of sickness to which this locality is subject. No case of typhoid fever has occurred for four years, or any acute or inflammatory disease, for the same time. No sickness worth notice has appeared except that arising out of the cerebral affections, on account of which the persons were here, or from causes wholly independent of local influences.

Five deaths occurred from causes independent of the mental affections existing in the individuals. Two of these were from Bright's disease, in persons between seventy and eighty years of

age ; one from cancer, another from pulmonary consumption, and the fifth falling dead from his chair, with pulmonary embolism, in the presence of his attendants and several other patients. Four were cases of obscure organic disease of long standing before admission, terminating by convulsions. Eight were, when admitted, either running a very rapid course with acute exhaustive mania, or far advanced in more chronic exhaustion, surviving only from four to forty days after admission, the average time being less than twenty-three days. One of these was a case of chronic insanity with disposition to decline food, a man sixty-five years of age. Having lived at the asylum some time, and not recovering, but yet very comfortable, friends decided to try residence at home. From lack of experience they were unable to persuade the patient to take a quantity of food sufficient for sustenance, and after ten days gave up the experiment and returned the man, but so far exhausted that the powers of life could not be rallied, and he survived only four days. This case is suggestive. Apparently this man would have lived on months or perhaps years, without this change. There are numbers living in asylums, standing on the edge, as it were, who, without the supports and systematic care bestowed on them, would not long survive. Two deaths were of aged persons far advanced in senile disease, and without hope of relief from any treatment, when admitted. Some of this class are every year committed, and merely come to spend the little remnant of life. In well-marked cases of this class, we advise their remaining at home in the care of friends, if they have such. They swell the rate of mortality, and derive no good commensurate with the fatigues and risks of removal and rupture of old associations. In regard to this change of associations, it may be said, that it is, in very old people, an exhausting force in itself. Undisturbed habits and long-settled routine do much to prolong the lives of old people, and the reason is obvious. It is easier and requires less expenditure of force to do as one has long been accustomed to do ; and the aged, with their little remnant of power, will sustain the easy routine, when a small additional demand, implied in change of surroundings, becomes the last weight which sinks them. For this reason, we always look with solicitude upon the

aged who come from long-established domestic associations and habits, to see new objects and form new habits, and are prepared to see them decline more rapidly on account of the change. This is often noticed, notwithstanding the kindest attentions and the most assiduous care.

It is with pleasure and profound gratitude that we can report again, for the fifth time, that no unnatural death has occurred. This sentiment can be appreciated when it is known that there has been no time in the year when there have not been numbers watching with a sharpness which only disease can impart, for the means and opportunity for self-destruction. In several instances the act has been well-nigh accomplished, but ceaseless vigilance has been rewarded by success in prevention. In one instance, with a sharp-pointed piece of glass, obtained by the breaking of a goblet, blood was drawn to syncope, but arrested. When strength began to return, it was exerted with insane persistency for opening the wounds, but, after weeks of patient care and watching, reason and health returned ; and then from the midst of the loving and grateful family came back the heartfelt thanks of the rescued member, for the life so nearly thrown away, — an ample reward for the painful anxiety so long endured. The history of this, as of other years, is marked throughout with similar attempts, either at self-destruction or mutilation ; and it cannot but be creditable to the vigilance and faithfulness of those in immediate charge, that no fatal act has been accomplished or serious injury inflicted. The same may be said of the failure of homicidal impulses (which have constantly existed) to take effect in fatal or serious acts.

Here I may say that at the close of no year could I, with more truth and sincerity, have testified to the faithfulness, devotion to duty, and spirit of sympathy on the part of those who have been in immediate charge of patients, than at this time. As I recall the history of the house through a succession of years, I am quite sure that there is an increasing elevation in the morale of the service, a growing sympathy with the spirit and objects of our endeavors, and a higher order of motives prompting to faithfulness in duty. This is bearing fruit, in our precincts, in a higher and more disinterested public sentiment, which is more

and more becoming a strong motive force in the house, in the direction of the right, and exerting a benign influence upon the troubled minds in the midst of which our lives are cast. Correspondingly, and, I think, as a result, is seen a change in the prevailing sentiment of the patients, indicated by increasing restfulness, faith and satisfaction in friendly offices received. The number is not small, and is constantly increasing, of those who enter with genuine zest into the plans and activities of the place, and who contribute a positive influence in sympathy with our efforts. It would be idle to think that any possible policy could result in universal satisfaction ; that suspicion, ill-feeling, and discontent, springing directly from disease, will not have a place ; but this may be less than the prevailing moral sentiment of the house. That this is steadily gaining higher ground, that institution peculiarities are growing less and less, that likeness to the liberal ideal of ordinary home-life is becoming nearer, that prudently regulated freedom is growing more general, — no shadow of doubt remains. The theory giving shape to treatment is, that freedom is the natural state, restriction the exception, and only so far as loss of responsibility makes necessary. It is the constant study to reduce the exception to the minimum compatible with the safety of the interests at stake. When repression is unavoidable, it is the study to clothe it with such amenities as to draw its sting and render it a friend in disguise. Divesting our minds of all theoretical specifics, panaceas, and dogmas, we seek to regard our household as ordinary society, to be governed by the accepted conditions of associated life, and feel bound to respect these conditions, until suspension of them becomes the necessary prescription for a diseased condition in the member. This is not theory merely, but practice as well. The number on parole, in some form, is extended to the outer limit of safety, so far as we are able to judge. The limitation to correspondence by mail is still much less, notwithstanding the pictures of the difficulty of communicating with the outside world, sometimes put forth. Statements of this description have awakened my curiosity as to what the exact fact might be here ; and, to settle this, I have taken a month at random, and kept a record of every letter going out

from a patient without inspection, to the mail. The number proved to be one hundred and eighty-four in the month ; and no reason existed why that should be an exceptional one. The only limit imposed is that suggested by propriety and the duty of protection of the writers. On this subject, my experience suggests but this single reflection : that, in the review, I have found more occasion for self-censure from a mail too free, than from one too restricted, the best interests of the writers taken as the criterion. So, from year to year, we feel our way cautiously towards greater and greater latitude of usage ; and life in the asylum grows steadily a thing less and less peculiar.

OF IMPROVEMENTS.

In the autumn, was commenced a work on the land which has long been contemplated, but deferred, from other calls more urgent. The old, unsightly wall of boulders on the street line of the asylum land was removed, and the material made useful in walling the brook channel through the low ground. Before commencing the work, an accurate survey was made, and a grade of the brook fixed, favorable for underdraining and final irrigation by sewerage. The excavation of the brook channel furnished material for a good beginning of the fill, which is to be completed from the contiguous sand-banks. With the additional work which can be spared at intervals from the farming, during the coming season, that whole bog, which has been an ugly sight, will be made beautiful and productive. Stone posts and rails have been procured, and, as soon as the frost is out of the ground, a fence similar to that on the Fruit street line will replace the old cobble wall. Our neighbors on that border have expressed much satisfaction in this change.

The change in the wet land, when completed, will prepare the way for a carriage-road around the outer border of the farm, which will be of great value to the patients, in affording a beautiful drive of miles within the grounds. This has been the principal out-door improvement of the year.

Within and about the buildings we have been busy all the year. The insecurity of the bay-window on the south of the

Rumford wing was last year spoken of. In the autumn, the basement wall of this was taken out, a piece at a time ; meantime, the superincumbent walls being supported upon jack-screws. The foundations were strengthened, and a thicker and stronger wall built up to the first story. It is now made firm, and perfectly secure for the future, solid wall in the basement taking the place of windows not needed. While making repairs in this part of the buildings, we finished the long, narrow building formerly used as a bowling-alley for the lady patients, into four pleasant and commodious rooms for the girls employed in the kitchen.

The legislature, at its last session, granted an appropriation of four thousand dollars, "to be expended, under the direction of the superintendent, in finishing the basement of the laundry, and in repairing the Rumford wing." These have both been in progress during the year, as the work could be most economically distributed between them. That part on the Rumford wing was commenced on the first day of November, the day succeeding the meeting of your board, at which the details of the plan were sanctioned.

The way of approach to the Kent building, through an outdoor bridge, from the general basement, has never been pleasant or satisfactory. It has been especially disagreeable to patients, as well as to their friends. The plan adopted connects a change in this with the changes in the Rumford wing, and gives us, in one job, a variety of important improvements. Two brick walls, extending from one building to the other, inclosing the old passage-way, inclose and bring into use a space sixteen by twenty-three feet. These walls are carried up from the first floor of the Kent building to the attic floor of the Rumford wing, and covered by a roof. The new room thus acquired has been used for passages to the Kent wing, for enlarging the three dining-rooms of that wing, and the balance for four new bath-rooms connecting with the Rumford wing, thus leaving the old bath-rooms for more commodious lavatories. The three dining-rooms referred to are, by this change, wholly transformed, and made roomy, light, and supplied with drying-closets and china-cupboards. The passages between the two buildings connect

with the general basement and the first and second floors of the Rumford wings.

The four new bath-rooms are being fitted with every needed convenience, two being finished in hard wood and two in pine; and all supplied with ample flues for ventilation. The old bath-rooms were completely cleared of the old plumbing, which was worn out, as well as the floors and floor-joists, which were generally rotten; and any material worth saving was worked into the reconstruction. These rooms have been fitted up as lavatories and water-closets, supplied with the most approved and permanent fittings. To secure the most complete ventilation of these rooms, the same method found so successful in other wings repaired has been followed,—that of a special chimney from the basement, extending out through the roof, and supplied with a steam-coil within, to increase its efficiency. Nothing has done so much to keep the atmosphere of the house pure as these special chimneys near the water-closets. In a house like this, where the expense of a fan forbids its introduction, I regard this chimney as indispensable; and, fortunately, it is not very expensive. No similar apartments are habitually more pure than these, even by means of the expensive machinery of the fan. Another good feature is, that the air of these parts proceeds directly out, without mingling with the general circulation; and, with proper care that sufficient air-supply be kept up, there can never be any reverse currents of vitiated air, as will sometimes occur with the general circulation. I take pleasure in inviting your attention to these features. Proceeding with a wise reference to permanent economy, the extent of repairs called for in the Rumford wing was found to be greater than had been anticipated. In the first and second stories, new floors were demanded; and in the alcoves the floorings were so poor that new timbers had to be added, otherwise no ceilings beneath them could be made permanent. Between the main halls and the alcoves, arches have been thrown over, which changes very pleasantly the whole aspect of the halls. All parts of the wing except the bedrooms have been newly lathed and plastered. The old timbers were so weak, and the lathing so bad, that the plastering, by frequent falling off, had become so patched that any attempt at repairs was impossible.

Every part of the wing is now being painted, and we may hope that the patients will be able to take possession of their renovated and pleasant apartments by the middle of May. When completed, I am sure they will not suffer in comparison with those of any of the new and expensive hospitals in other States.

During these changes, while more than fifty patients have been obliged to give up, temporarily, their rooms, other halls have been much crowded; but, with increased attention, no evil has ensued. The temporary inconvenience was accepted cheerfully; and it would seem that watching the progress of the work, and becoming interested in the projected improvements, has afforded pleasant entertainment, which has quite compensated for the incidental annoyances.

The repairs completed and now in progress will not be covered by the four thousand appropriated by the State, but the margin may not be so great as to require any supplementary appropriation. The bills incurred beyond the limit of the appropriation are paid by the treasurer, and placed under the general head of repairs.

IMPROVEMENTS IN FUTURE.

It has been said we "have a genius for repairs," and it is fortunate if it is true. To stand still is to retrograde, for the rest of the world will go on. Were it not for the series of improvements which have been accomplished within the last decade, we should not to-day have an institution which would in any sense satisfy the demand of the average New Hampshire citizen, as a place for the care and treatment of the insane members of his family. As it is, our people have facilities equal in every essential to those of States taxing themselves much more heavily than we have done.

I have yet to find the first man or woman having an insane friend in need of hospital care, who does not enter into each and every one of these improvements with enthusiasm. Considering, therefore, the constant decay of buildings, and that advancing knowledge must be practically applied, must we not expect a demand for the continuance of improvements year by year? I

see no way to avoid it. Without saying at what rate future repairs should be undertaken, I may now be allowed to refer to some which come first in the order of importance.

Hitherto, effort has been mostly directed to securing sufficient and suitably arranged rooms in the wings to meet the wants of the patients, while the accommodations for the employés have been left as a matter of necessity. Room was provided in the original construction for the help required for about one hundred patients. In 1860, a small addition was made to the center building, of which considerable portion was devoted to the uses of the patients.

Now that the average of patients has risen to two hundred and seventy, it becomes very difficult to find lodging-rooms for the necessary employés. We fortunately have space, if it could be utilized. Since the use of the new chapel, the old one has remained an open space, made little use of except for storage. This might be made, with suitable alterations, to meet the long-felt need of rooms. Impressed with the necessity of this, I have procured a sketch of alterations which seem to me practicable, and to which I would respectfully ask your attention.

The next thing in the order of improvements, which, if the first-named is taken up, will hardly be reached the coming year, has reference to the six halls on the east front of the asylum, the original wings. It would consist in extending projections, or bay-windows, from the north end of the north wing and the south end of the south wing, similar to those built last year on the south side of the Chandler wing, which have afforded so much pleasure to every patient rooming in that section of the house. Each of these would open its three halls to light in three directions, and add immensely to their cheerfulness. Each one of the improvements named would not involve heavy outlay; and it may be hoped, that, taken in hand one at a time, they might be accomplished without asking aid from the State.

THE CHARITIES.

Never have the aids for the indigent insane been more acceptable or timely than the past year.

The annual allowance provided by the statute from the State

treasury in aid of the indigent insane, has been applied for and granted to one hundred and seventy-five persons, of whom one hundred and thirty-two were private patients, and forty-three in part supported by towns. The average number on the roll of private beneficiaries was one hundred and four, and the average on the town roll was thirty-three. The first class have received \$4,027, and the second \$1,473, making in all \$5,500. This, for the eleven months, is the due proportion of \$6,000 per year. The town beneficiaries have received about one dollar per week, and the private in proportion to relative need of assistance.

AID FOR THE INDIGENT FROM THE INCOME OF THE PERMANENT FUNDS.

Of your annual appropriation of \$9,000 for this purpose, \$8,220 has been credited to applicants on the same principle as heretofore, and \$30 remains undivided. This sum is eleven-twelfths of the yearly appropriation, corresponding to the eleven months over which it is distributed. The whole number receiving assistance has been one hundred and forty-five, the average number one hundred and seventeen; and the amount received by each has varied from one dollar to one dollar and fifty cents per week.

PERSONAL CHANGES.

The past year has been marked by few changes in the service. On the retirement, in July, of Dr. Foster, who had accepted the place of second assistant only temporarily, the position was filled by the appointment of Dr. Charles P. Bancroft. The duties of the office have since been performed by him with faithfulness, efficiency, and success. With this exception, the medical staff remains as at the beginning of the year.

Mr. Charles V. Dudley, for many years our judicious and faithful steward and clerk, on the first of February left the position to enter upon the duties of business superintendent of the Brooklyn City Hospital. He left with the regrets, and carries with him to his new field of duty the best wishes, of every resident at the asylum and in the city. Mr. John H. Carr, previously supervisor for many years, assumed the duties of the

place. He is at once proving his capacity and general fitness for his new duties.

In September, Miss H. W. Moore, who, as the head of the housekeeping department, had labored faithfully and very successfully for many years, resigned her place to seek needed rest and change. She went with the friendship, the high respect, and cordial good wishes of all her old associates here. Mrs. Fanny B. Carr was called to the duties of the place, and has performed them with good judgment and success. Very few changes have occurred among the general employés, and the asylum has been fortunate in the services of persons of much experience in the places which they fill. What I have said elsewhere of the spirit in which duty has been undertaken, is of very general application. With few exceptions, over and above the literal discharge of obligations assumed, there has been apparent a hearty espousal of the animating purpose of the administration, and a spirit of self-sacrifice for the happiness and welfare of the patient.

SUNDAY SERVICES.

Our chapel services have been conducted alternately by the Revs. D. C. Roberts, S. C. Beane, and C. E. Harrington in monthly terms through the year. These ministrations have been eminently interesting and useful, and entirely to the satisfaction of every part of our mixed congregation.

To our gratification, we still enjoy the musical services of the same good friends who were with us one year ago, Mr. B. B. Davis, Judge Warren Clark, and Mrs. Clark and Mrs. G. B. Moore. They deserve the gratitude of all for their benevolent interest in the asylum.

THE FARM.

The record kept by our faithful and successful farmer, Mr. Marsh, shows that the farm continues a source of great good to the asylum, not only in affording an abundant supply of many of the most important articles of food, but in furnishing much needed exercise of a pleasant character to many patients. The insatiable potato-bug, in spite of the war of extermination waged

against him, took the lion's share of that crop, and is probably lying in ambush ready for a new campaign. What defensive tactics will be adopted is yet to be seen. There was planting sufficient for a yield of two thousand bushels, but the return was only a little over eight hundred. The crop of other vegetables was a good yield, and of milk we had an abundance all the year. The average production was one hundred and forty quarts a day. The value of this in such a family is inestimable; and if nothing else was raised, the farm would be turned to good account. The list of products for the year will be found in the appendix.

Seventy-one volumes have been added during the year to the library, which now numbers between seventeen and eighteen hundred volumes. These are well selected and much read. The average number out is not far from one hundred; and a considerable number from the city library are constantly read by patients.

ACKNOWLEDGMENTS.

Friends have continued to show their interest in our work by many acts of kindness. Among these was the play, "Irish Assurance and Yankee Modesty," rendered with taste and skill by the "Independent Club." Mr. B. B. Davis, assisted by a large association of musical friends, gave a fine rendering, in costume, of the "Cantata of Esther." Through the kindness of Rev. Father Barry we were favored with fine selections from the music of mass, by the choir of St. John's Church. A free concert by Blaisdell's full orchestra was given, to the delight of all. Miss Kate Sanborn kindly gave in our chapel her much-admired lecture on "Newspaper Wits." Mr. J. H. Morey has kindly furnished instrumental music to enliven entertainments. Miss Carrie E. Dow, Mr. W. T. McLam, and Mrs. and Mr. Dudley have rendered us valuable aid by frequently sustaining leading parts in dramatic entertainments. A copy of the "Daily Monitor," one of the "Statesman," of the "Patriot," the "Weekly People," the "Nashua Gazette," the "Union Democrat," the "Amherst Cabinet," the "Portsmouth Gazette," and the "Morning Star," have been sent to the asylum free.

All these kind friends have shared the cordial thanks of the many who have been the constant recipients of these favors. The Concord newspaper press will accept our deserved thanks for a supply of exchange papers each Saturday evening. I will close these acknowledgments with grateful mention of those of our own household, both boarders and others, who have volunteered so liberally and so successfully their efforts to sustain public exercises of a high order throughout the season.

As already implied, I owe much in the success of labors of the year to the hearty and efficient co-operation of my associates in service, both in the medical and general departments, in all plans devised for the benefit of the patients.

To the interest, zeal, and timely counsel of each member of the board of trustees, is largely due the present capabilities of the asylum for usefulness in the benevolent work it is attempting to do.

J. P. BANCROFT.

NEW HAMPSHIRE ASYLUM, April 1, 1879.

TREASURER'S REPORT.

To the Trustees of the New Hampshire Asylum for the Insane : —

The treasurer respectfully presents to the board this the thirty-seventh annual report of the receipts and expenditures from May 1, 1878, to March 31, 1879, eleven months.

RECEIPTS.

Cash on hand May 1, 1878	\$173.64
received for board of private patients . . .	40,374.19
from towns for board of patients . . .	6,754.50
from counties for board of patients . . .	4,984.54
of state treasurer for board of insane	
prisoners	3,318.22
for aid to indigent insane	5,500.00
for increase of asylum library	100.00
of Joseph B. Walker, financial agent, aid	
for indigent insane	6,750.00
for stock and articles sold	1,890.28
from contributions and all other sources . .	20.50
	\$69,865.87

EXPENDITURES.

For provisions, — meats	\$5,190.47
flour	1,918.79
butter.	2,819.78
sugar and molasses	1,955.27
fish	716.70
all other table supplies	5,819.05

For housekeeping goods and furniture	5,241.30
clothing and all articles furnished to patients, and charged in their accounts	3,332.50
fuel and lighting the house	6,518.56
traveling expenses of trustees	193.43
medical and surgical supplies	662.87
services	17,631.30
repairs and improvements of buildings . .	9,215.48
support of Sunday services and all week-day pub- lic exercises for the mental occupation of patients	585.12
horses, oxen, and cows, farming tools and car- riages, farm labor and farm improvements .	4,510.95
undertakers' bills, directed and refunded by friends	630.15
increase of library, periodicals, and newspapers, printing, maps, etc.	313.61
postage	191.80
general expenses, including expresses, stationery, and all unclassified items of expense . .	541.93
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Whole amount expended	\$67,989.06
Cash balance carried to new account	1,876.81
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	\$69,865.87

J. P. BANCROFT, *Treasurer.*

CONCORD, April 1, 1879.

CONCORD, April 15, 1879.

I hereby certify that I have examined the accounts in the foregoing report of the treasurer for eleven months ending March 31, 1879, and find them correct and sustained by the proper vouchers.

C. P. FROST, *Auditor.*

REPORT OF SUPERINTENDENT

ON THE EXPENDITURE OF

LEGISLATIVE APPROPRIATION

FOR THE REPAIRS OF THE LAUNDRY BASEMENT AND
RUMFORD WING.

Cash received of the state treasurer	\$4,000.00
of the treasurer of N. H. Asylum	6.67
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	\$4,006.67

CREDIT.

By cash paid for work of masons, laying bricks and plastering	\$1,075.24
cash paid masons' tenders	455.37
for bricks	319.00
for lime and cement	125.40
for lumber	351.34
for work of carpenters	547.55
for doors and windows	69.55
for stone work	50.95
for tin roofing	96.65
for plumbers' work and stock	473.16
for water fittings	67.46
for laundry machinery	375.00
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	\$4,006.67

Respectfully submitted.

J. P. BANCROFT.

CONCORD, April 1, 1879.

CONCORD, April 15, 1879.

I hereby certify that I have examined the foregoing accounts,
and find them correct and fully sustained by vouchers.

C. P. FROST, *Auditor.*

REPORT OF THE FINANCIAL AGENT.

To the Trustees of the New Hampshire Asylum for the Insane:—

The financial agent respectfully presents this the thirteenth annual report of his receipts and expenditures during the asylum financial year ending March 31, 1879, and of the amounts and investments of the several funds in his custody.

RECEIPTS.

Cash on hand May 1, 1878	\$95.26
received for one New Hampshire registered bond, paid	5,000.00
for interest and dividends from May 1, 1878, to March 31, 1879, a period of eleven months* . . .	13,160.00
	<hr/>
	\$18,255.26

EXPENDITURES.

Cash paid J. P. Bancroft, treasurer, on account of appropriation by the trustees to indigent patients	\$6,750.00
New Hampshire Savings Bank on account of principal and interest of loan . . .	2,360.00
for the following bonds, viz. :—	
1 St. Louis County bond, including pre- mium and accrued interest . . .	1,104.34
1 four per cent consol of the United States	99.50

* Owing to the change of time of holding the annual meeting, the asylum financial year ends on the 31st day of March, and the present report covers a period of only eleven months.

Cash paid for 1 New Hampshire note	5,000.00
insurance	891.50
on account of annuity of Mrs. S. J. Wil-	
son, salary of financial agent, safe rent,	
taxes, and sundry small expenses	985.93
for land purchased	600.00
Balance carried to new account	463.99
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	\$18,255.26

The following statement presents the amounts of the several permanent funds, at their par value, on the thirty-first day of March, 1879, and manner of their investment:—

ADAMS FUND.

(Gift of Isaac Adams, of Sandwich.)

20 shares Philadelphia, Wilmington, and Baltimore	
Railroad stock	\$1,000.00
1 New Hampshire registered bond	400.00
1 United States bond	100.00
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	\$1,050.00

BURROUGHS FUND.

(Legacy of Rev. Charles Burroughs, D. D., of Portsmouth.)

1 St. Louis County bond	\$1,000.00
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CHANDLER FUND.

25 shares Portland, Saco, and Portsmouth Railroad	
stock	\$2,500.00
37 shares Boston and Maine Railroad stock	3,700.00
120 shares Philadelphia, Wilmington, and Baltimore	
Railroad stock	6,000.00
22 shares Chicago, Rock Island, and Pacific Railroad	
stock	2,200.00
10 shares Michigan Central Railroad stock	1,000.00
2 Chicago water-loan bonds	2,000.00
1 Cleveland bond	1,000.00

8 Concord bonds	6,000.00
2 Michigan Central Railroad bonds	2,000.00
1 New Hampshire registered bond	200.00
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	\$26,600.00

CONANT FUND.

(Gift of John Conant, of Jaffrey.)

1 New Hampshire registered bond	\$4,000.00
1 Boston and Albany Railroad bond	1,000.00
3 shares Boston and Maine Railroad stock	300.00
2 shares Boston and Providence Railroad stock	200.00
1 share Boston Exchange Company stock	500.00
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	\$6,000.00

FISK FUND.

(Legacy of Catherine Fisk, of Keene.)

This fund is held in trust by the State of New Hampshire, and amounted April 30, 1879, to . . \$16,550.15

KENT FUND.

(Legacy of Moody Kent, of Pittsfield.)

14 Hartford bonds	\$14,000.00
35 Maine bonds	28,000.00
13 Michigan Central Railroad bonds	13,000.00
8 Chicago (river improvement) bonds	8,000.00
9 Burlington and Missouri River Railroad bonds	9,000.00
10 Chicago, Burlington, and Quincy Railroad bonds	10,000.00
10 Cleveland bonds	10,000.00
1 New Hampshire registered bond	1,200.00
17 Concord bonds	17,000.00
3 Cambridge bonds	3,000.00
32 shares Northern Railroad stock	3,200.00
100 shares Michigan Central Railroad stock	10,000.00
160 shares Philadelphia, Wilmington, and Baltimore Railroad stock	8,000.00
2 shares Boston and Providence Railroad stock	200.00

50 shares Fitchburg National Bank stock . . .	5,000.00
40 shares State National Bank stock . . .	4,000.00
14 shares Railroad National Bank stock . . .	1,400.00
10 shares Boston Exchange Company stock . . .	5,000.00
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	\$150,000.00

KIMBALL FUND.

(Legacy of Jacob Kimball, of Hampstead.)

The Kimball fund is held in trust by the State of

New Hampshire	\$6,753.49
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RICE FUND.

(Legacy of Arabella Rice, of Portsmouth.)

1 New Hampshire registered bond . . .	\$10,000.00
10 Manchester bonds	10,000.00
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	\$20,000.00

RUMFORD FUND.

(Legacy of Countess Rumford, of Concord.)

1 New Hampshire registered note . . .	\$5,000.00
3 United States 1881 bonds	3,000.00
5 Burlington and Missouri River Railroad bonds . . .	5,000.00
20 shares Boston and Providence Railroad stock . . .	2,000.00
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	\$15,000.00

SHERMAN FUND.

(Legacy of Fanny S. Sherman, of Exeter.)

3 St. Louis bonds	3,000.00
1 Boston and Lowell Railroad bond	1,000.00
1 St. Louis County bond	1,000.00
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	\$5,000.00

SPALDING FUND.

(Legacy of Isaac Spalding, of Nashua.)

10 Cleveland bonds	\$10,000.00
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The following is a summary of the names and present amounts of the several permanent funds of the institution:—

Adams fund	\$1,500.00
Burroughs fund	1,000.00
Chandler fund	26,600.00
Conant fund	6,000.00
Fisk fund	16,550.15
Kent fund	150,000.00
Kimball fund	6,753.49
Rice fund	20,000.00
Rumford fund	15,000.00
Sherman fund	5,000.00
Spalding fund	10,000.00

\$258,403.64

The debt incurred for the erection of the addition to the Peaslee building has been reduced, during the past year, in the sum of two thousand dollars ; and the interest thereon is paid to April 1, 1879. The amount of principal still unpaid is four thousand five hundred dollars.

The insurance upon the asylum buildings has been increased a little since my last report, and is distributed as follows:—

On main buildings and chapel	\$50,500.00
Kent building	10,000.00
addition to Peaslee building	6,000.00
furniture	5,400.00
coal-house and coal	2,500.00
barns and contents	5,200.00
boiler-house, engine, etc.	5,000.00
laundry	3,000.00
horses and carriages	1,000.00
granary and contents	1,000.00

\$89,600.00

It has frequently occurred to the financial agent that the expense of insuring the buildings and other property of the asylum, amounting, last year, to eight hundred and ninety-one

dollars and fifty cents, is not properly chargeable to the income of the permanent funds, or to the current receipts of the treasurer.

The certificates of stocks and bonds representing the investments of the permanent funds of the asylum, have been removed, since the last annual meeting, to the vaults of the Boston Safe Deposit and Trust Company, for safe-keeping, agreeably to a vote of the board of trustees then passed.

J. B. WALKER, *Financial Agent*.

CONCORD, April 1, 1879.

CONCORD, N. H., April 16, 1879.

I hereby certify that I have carefully examined all the items of debit and credit in the account of the financial agent, and find the entries correct, and fully sustained by proper vouchers. I also examined the premises of the Boston Safe Deposit and Trust Company, in whose custody the funds of the asylum have been placed, and am satisfied that every seemingly needful precaution against fire and robbery has been taken in the construction of the building, and in the watchfulness constantly exercised.

C. P. FROST, *Auditor*.

APPENDIX.

APPENDIX.

PRODUCTS OF THE GARDEN.

Onions, 162 ⁷ / ₈ bushels.	Cucumbers, 125 bushels.
Turnips, 300 bushels.	Beans, 33 bushels.
Beets, 500 bushels.	Pease, 25 bushels.
Carrots, 150 bushels.	Tomatoes, 50 bushels.
Mustard, 25 bushels.	Squash, 10 tons.
Sweet corn, 24 bushels.	Cabbage, 600 heads.
Lettuce, 25 dozen heads.	

PRODUCTS OF THE FARM.

Hay, 90 tons.	Calves sold, 18.
Corn-fodder, 12 tons.	Pigs sold, 90.
Straw, 10 tons.	Pork fattened and sold, 13,000 pounds.
Oats, 224 bushels.	Pork for house, 3,000 pounds.
Potatoes, 825 bushels.	Fertilizers produced, 600 cart-loads.
Milk produced, 12,860 gallons.	

DIRECTIONS CONCERNING ADMISSION.

Those wishing the admission of a person to the asylum should make application to the superintendent previously to bringing the patient, unless the urgency of the case precludes it.

On application, full information as to terms, conditions, etc., and the necessary papers, will be furnished.

With the application, a brief statement of the case should be given.

Some person should accompany the patient, who can give a correct history of the case, if possible.

On no account should deception be practiced. The necessity of the step and the arrangements having first been settled, the patient should be honestly informed of what is to take place.

When possible, it is better that patients should arrive in day trains.

The charge for board is fixed, as near as practicable, at the actual cost. The average actual cost has not varied materially for several years from five dollars per week. Persons needing or desiring more than ordinary care, attendance, or privileges, will be charged the cost of extras afforded.

It should be understood by those interested, that the whole amount charged for support is expended for the direct use and benefit of the patient, no margin being reserved for any other object except repairs. The question, What shall be the standard of living, care, and treatment, and consequent cost? is decided wholly by a careful consideration of the wants growing out of those diseased conditions for which hospital care and treatment are sought. To adopt an inferior standard for the purpose of lessening cost, would sacrifice the real interest of the patient, disappoint the reasonable desires of friends, and convert what might be a valuable success into a deplorable failure. The asylum would not take the responsibility to offer to the insane a method of treatment manifestly inadequate to the demands of the disease it undertakes to provide for.

Beneficiaries, either of State appropriation or income from legacies, are charged, as others, with the full price of board, on the books, and then credited with such amounts as they are entitled to receive from either of these charities. The balance is paid to the treasurer of the asylum by the friends, guardians, or others who become responsible for them.

Patients at the asylum who have town settlements and are supported by towns, are credited with a share of the State appropriation for the indigent insane.

The parties committing a patient, whether private individuals

or town officers, are required to give a bond for the payment of expenses in the annexed form, signed by two responsible persons. When the bond is given by town or county officers, the certificate of responsibility is left out. The certificates of physicians should be filled and signed.

FORM OF BOND.

In consideration of the admission of _____, of the town of _____, in the county of _____ and State of _____, as a boarder at the NEW HAMPSHIRE ASYLUM FOR THE INSANE, in the city of Concord, We, _____, of the town of _____, in the county of _____ and State of _____, and _____, of the town of _____, in the county of _____ and State of _____, jointly and severally promise and agree, to and with the said New Hampshire Asylum for the Insane, to pay to its treasurer dollars and _____ cents per week, or such other rate as may from time to time be established by said asylum therefor, while he shall remain at said asylum, together with such extra charge as may be occasioned by _____ requiring more than the ordinary care and attention; to pay any reasonable charges for actual damage done by _____ to building or furnishings; to assist in returning _____ to said asylum in case of elopement; and to remove _____ from said asylum when required to do so by the superintendent; and to pay funeral charges in case of death.

Payments to be made quarterly, and interest on all sums not paid at the end of each quarter.

Witness our hands, this _____ day of _____, 187 .

Attest :

Principal. [L. S.]

Surety. [L. S.]

FORM OF PETITION.

To be filled and signed by those desiring aid from the State appropriation, to be sent to the superintendent.]

To His Excellency the Governor of the State of New Hampshire :

Respectfully represents that _____, an insane person, resident of _____ in this State, is without sufficient property or relatives, and legally liable for _____ support at the New Hampshire Asylum for the Insane. Wherefore, the undersigned prays that the said _____ be aided by any funds appropriated by the State for the indigent insane.

Dated at _____, _____, 187 .

We, the undersigned, selectmen of _____, hereby certify that the representations in the above petition are in our belief true, and that said _____ is an indigent insane person.

N. B. — Please write whether the insane person has any property, and, if so, what amount, and any other facts you may think proper, in relation to the ability of the insane person's near relatives.

NOTE. — The amount received by the applicant, it will be understood, is regulated entirely by the number who may apply for aid and the comparative need of assistance.

FORM OF CERTIFICATE OF INSANITY

REQUIRED FOR ADMISSION OF PATIENTS.

After due inquiry and personal examination of _____ of _____, made within one week prior to date, we certify that _____ is insane, and a fit subject for treatment at the New Hampshire Asylum for the Insane.

M. D.

M. D.

Having personal acquaintance with the signers of the above certificate, I certify that the signatures are genuine, and the signers reputable physicians.

LAWS

RELATING TO THE NEW HAMPSHIRE ASYLUM FOR THE INSANE.

SECTION

1. Corporate name of the asylum.
2. Trustees, how appointed.
3. Tenure of office of the trustees.
4. Trustees to manage the affairs of the asylum.
5. To appoint officers, etc.
6. Trustees not to receive compensation.
7. To make regulations.
8. May hold property in trust; no land taken for public use except by authority of the legislature.
9. Shall make report annually.
10. Board of visitors and their duties.
11. Secretary to cause report to be printed and distributed.
12. Persons dangerous to be at large may be committed to the asylum.
13. Insane persons confined in jail may be committed.
14. Insane paupers, how committed by town.
15. Insane county paupers may be committed by supreme court.

SECTION

16. Support of insane committed by court.
17. Parents, guardians, etc., may commit; Concord not to be liable.
18. Certificate of two physicians required to commit.
19. When county shall support insane person.
20. Means of support failing, county liable after notice.
21. County may recover expense paid.
22. How discharged from asylum.
23. Trustees to visit asylum and hear statements of patients.
24. Superintendent to furnish stationery, and transmit letters to trustees.
25. Inquest on patients suddenly deceased.
26. Property of asylum exempt from taxation.
27. Governor may remove insane convicts from state-prison to asylum.
28. Annual appropriation for indigent insane and for library.

SECT. 1. The asylum for the insane at Concord is a corporation under the name of the New Hampshire Asylum for the Insane.

SECT. 2. The government of the asylum is vested in twelve trustees, appointed and commissioned by the governor, with advice of the council; and all vacancies shall be filled in the same manner.

SECT. 3. The trustees are classified and commissioned in such manner that the offices of three trustees become vacant annually.

SECT. 4. The trustees shall take charge of the property and concerns of the asylum; shall see that its affairs are conducted properly; may enter into and bind the asylum by such contracts

relative to the support of patients and the affairs of the asylum as they may deem advantageous ; and may receive, appropriate, control, convey, or invest any property given to or owned by the asylum in such manner as they may think expedient.

SECT. 5. The trustees shall appoint a secretary, who shall keep a full and fair record of their proceedings ; a treasurer, who shall give bond for the faithful discharge of his duty ; and such physicians, officers, and assistants, with such salaries and allowances, as may from time to time be found necessary.

SECT. 6. No trustee shall receive any compensation for his services as trustee, but expenses necessarily incurred by him shall be paid by the asylum.

SECT. 7. The trustees may make such regulations for their own government, for the management of the asylum and all persons connected therewith, and for the admission and care of patients, and the same from time to time alter, as convenience may require.

SECT. 8. The trustees may take and hold in trust for the asylum any grant or devise of real estate, or any donation or bequest of personal property, and may apply the same, unless otherwise restricted, to lessen the expenses of the indigent insane. No land connected with the asylum shall be taken for a highway or other public use, except by the express authority of the legislature, for that purpose first had and obtained.

SECT. 9. The trustees shall make to the governor and council, annually, a report covering that of the superintendent to them, of the receipts and expenditures of the asylum, the number of patients admitted and discharged during each year, and all other matters connected with the general interests of the asylum, which shall be furnished to the secretary of state on or before the twentieth day of April.

SECT. 10. The governor and council, president of the senate, and speaker of the house shall constitute a board of visitors of the asylum ; shall visit and inspect the same when necessary ; examine into the condition of the patients, and the regulations and general management of the asylum ; see that the design thereof is carried into full effect ; and make to the legislature, biennially, a report, which shall be furnished to the secretary of

state on or before the twentieth day of April next before the June session.

SECT. 11. The secretary shall cause fifteen hundred copies of the reports of the superintendent, trustees, and board of visitors of the asylum to be printed and distributed, one copy each to the governor, members of the council, senate, and house, and their officers; one copy to the clerk of each town; and the remaining copies to be placed in the hands of the board of visitors, for distribution as they shall order and direct.

SECT. 12. If any insane person is in such condition as to render it dangerous that he should be at large, the judge of probate, upon petition by any person, and such notice to the selectmen of the town in which such insane person is, or to his guardian or any other person, as he may order, — which petition may be filed, notice issued, and a hearing had in vacation or otherwise, — may commit such insane person to the asylum.

SECT. 13. If any insane person is confined in any jail, the supreme court may order him to be committed to the asylum, if they think it expedient.

SECT. 14. Any insane pauper supported by any town may be committed to the asylum by order of the overseers of the poor, and there supported at the expense of such town; and such expense may be recovered by such town, of the county, town, or person chargeable with the support of such pauper, in the same manner as if he had been supported in and by the town.

SECT. 15. If the overseers neglect to make such order in relation to any insane county pauper, the supreme court, or any two judges thereof in vacation, may order such pauper to be committed to the asylum, and there supported at the expense of the county.

SECT. 16. Any insane person committed to the asylum by order of the supreme court, such person having been charged with an offense the punishment whereof as prescribed by law is death or confinement in the state-prison, shall, during his confinement in the asylum for the insane, be supported therein at the expense of the State. Any insane person committed to the asylum by any court, except as herein provided, or by any judge of probate, shall be supported by the county from which he was committed.

SECT. 17. The parent, guardian, or friends of any insane person may cause him to be committed to the asylum, with the consent of the trustees, and there supported on such terms as they may agree ; but the city of Concord shall not, in any case, be liable for the support or maintenance of any person committed to said asylum except from said city.

SECT. 18. No person shall be committed to the asylum for the insane, except by the order of the court or the judge of probate, without the certificate of two reputable physicians that such person is insane, given after a personal examination made within one week of the committal ; and such certificate shall be accompanied by a certificate from a judge of the supreme court or court of probate, or mayor, or chairman of the selectmen, testifying to the genuineness of the signatures and the respectability of the signers.

SECT. 19. Any insane person committed to the asylum by his parent, guardian, or friends, who has no means of support and no relatives of sufficient ability chargeable therewith, and no settlement in any town in this State, and who is in such condition that his discharge therefrom would be improper or unsafe, shall be supported by the county from which he was committed.

SECT. 20. When the means of support of any inmate of the asylum shall fail or be withdrawn, the superintendent of said asylum shall immediately cause notice in writing of that fact to be given to one of the county commissioners of the county from which such inmate was committed ; and such county shall be liable and holden to pay to said asylum the expense of the support of such inmate from and after the service of such notice, and for ninety days next prior thereto.

SECT. 21. The county paying the expense of the support of any inmate shall be entitled to recover the amount so paid of any town, county, or individual by law liable for the support of such inmate.

SECT. 22. Any person committed to the asylum may be discharged by any three of the trustees or by any justice of the supreme court, whenever the cause of commitment ceases, or a further residence at the asylum is, in their opinion, not necessary ; but any person so discharged, who was under sentence of

imprisonment at the time of his commitment, the period of which shall not have expired, shall be remanded to prison.

SECT. 23. Some one of the board of trustees of the asylum shall, without previous notice, visit that institution, at least twice every month, and give suitable opportunity to every patient therein who may desire it, to make to him, in private, any statements such patient may wish to make ; and, whenever in his opinion it may be deemed proper, he shall call to his aid two other members of said board, who shall, with him, make a further examination of such patient and of the statements by him made. If, in their view, the cause of commitment no longer exists or a further residence at the asylum is not necessary, it shall be their duty to discharge such patient. Should they deem the treatment of any patient injudicious, they shall order such an immediate change of the same as to them seems proper ; and, in case of failure to secure it, they shall at once summon a meeting of the whole board, whose duty it shall be to take such measures as the exigency of the case demands.

SECT. 24. It shall be the duty of the superintendent to furnish stationery to any patient who may desire it, and transmit any letter such patient may address to the board of trustees, to such member as said board shall have designated to receive such correspondence, and all such letters shall be promptly transmitted without inspection.

SECT. 25. In event of the sudden death of any patient in the asylum, a coroner's inquest shall be held, as provided for by law in other cases.

SECT. 26. The property of the asylum is exempted from taxation.

SECT. 27. The governor, with advice of the council, may remove to the asylum, to be there kept at the expense of the State, any person confined in the state-prison who is insane.

SECT. 28. The sum of six thousand dollars is annually appropriated for the maintenance of indigent insane persons belonging to this State at the asylum, for such and so many as the governor may from time to time approve ; not less than two-thirds of which sum shall be applied annually to the support of private patients, exclusive of paupers maintained at public charge ; and

the sum of one hundred dollars is annually appropriated toward the support and increase of the library for the insane. — *General Laws of New Hampshire, pages 60-63.*

The following persons are also exempted from military duty :—

* * * * *

the attendants upon the insane, employed in the asylum for the insane ;

* * * * *

the officers and keepers of the asylum for the insane. — *General Laws of New Hampshire, page 229, sect. 4.*

BY-LAWS

OF THE NEW HAMPSHIRE ASYLUM FOR THE INSANE; ADOPTED
BY THE TRUSTEES AT A MEETING OF THEIR BOARD, HOLDEN
OCTOBER 31, 1878.

SECT. 1. The annual meeting of the board of trustees shall be holden at the asylum, in Concord, on the Wednesday next preceding the twentieth day of April of each year.

SECT. 2. The trustees shall, at the annual meeting, elect by ballot a president, secretary, and treasurer, who shall hold their respective offices one year, and until others are chosen in their stead. At times when either of said offices is vacant, it may be filled at a special meeting of the trustees duly called for that purpose.

SECT. 3. Notice of the annual meeting shall be given by the secretary to each trustee, either verbally or by mail, at least fourteen days previous to the day of meeting; and any meeting may be continued, by adjournment from time to time, until the business thereof shall be completed. In case of omission to notify the annual meeting, the same shall not be lost, but shall be considered as adjourned for the transaction of business, until the required notice thereof shall be given, which the secretary shall forthwith proceed to give.

SECT. 4. The president, or any four of the trustees, may call a special meeting of the trustees, whenever, in the opinion of either, it may be deemed expedient so to do; and the same notice shall be given of a special as of the annual meeting, which notice shall state specifically the business to be brought before such meeting. In case of a vacancy in the office of secretary, the president shall notify the annual meeting.

SECT. 5. A quorum of seven members shall be necessary for the transaction of any business by the board of trustees ; but any less number, at a meeting duly called, may adjourn from time to time until a quorum be obtained.

SECT. 6. Two of the trustees shall visit the asylum each month ; and notices of the months by him selected, or to him assigned, shall be sent to each member by the superintendent before the first days of such months.

SECT. 7. No trustee shall receive any compensation for his services as trustee ; but expenses necessarily incurred in rendering the same shall be paid by the asylum.

SECT. 8. The trustees shall, at each annual meeting, appoint from their number an auditor, whose duty it shall be to examine the books and audit the accounts of the treasurer and of the financial agent for the ensuing year, and make a written report to the board.

SECT. 9. The treasurer shall give a bond, acceptable to the trustees, in the penal sum of fifteen thousand dollars, for the faithful performance of his duties, for and during such time as he shall continue to hold the office of treasurer, which bond shall be deposited with the president of the board.

SECT. 10. The treasurer shall receive, hold, and disburse all moneys coming to the asylum, except the permanent funds and the income thereof. He shall make an exhibit of the state of his books and of the property in his custody when called for by the trustees. He shall make up his accounts to the thirty-first day of March inclusive in each year, which accounts, with his report thereon, shall be laid before the trustees at their annual meeting. His books shall at all times be open to the examination of the trustees.

SECT. 11. The treasurer shall pay all bills approved by the superintendent, and in addition thereto such orders as the superintendent may draw on him for the ordinary expenditures of the asylum, when said offices are held by different individuals.

SECT. 12. The treasurer shall receive such compensation for his services as the trustees may from time to time determine.

SECT. 13. The secretary shall attend all meetings of the board of trustees, and keep a record of their proceedings. He

shall also prepare, or cause to be prepared, all documents, statements, and notices which may be ordered by the board, or by the president thereof.

SECT. 14. The secretary shall receive such compensation for his services as the trustees may from time to time determine.

SECT. 15. The board of trustees shall appoint a superintendent, who shall be a physician, and shall reside at the asylum. He shall have the entire control of the treatment and management of the patients ; the power to appoint and discharge all persons employed in their care ; and shall exercise a general supervision and direction of every department of the institution.

SECT. 16. The superintendent shall make a written report to the trustees, at their annual meeting, of the condition of the asylum, and embracing such other topics as may have been suggested by the progress of the institution and the experiences of the year.

SECT. 17. The superintendent shall receive for his services, in addition to furnished apartments, board, lights, and fuel, for himself and family, such a salary as the trustees may from time to time determine.

SECT. 18. The superintendent shall furnish, to the acceptance of the trustees, a bond for the faithful performance of his duties, in the penal sum of ten thousand dollars, which bond shall be kept by the president of the asylum.

SECT. 19. The superintendent shall appoint two assistant physicians, who shall reside at the asylum. They shall possess such characters and qualifications as will enable them to discharge the ordinary duties of the superintendent, and shall at all times perform such duties as he may assign them, and to his acceptance.

SECT. 20. The assistant physicians shall receive such compensation for their services as the trustees may from time to time determine, in addition to furnished apartments, lights, fuel, and board.

SECT. 21. All funds, amounting to one thousand dollars and upwards, which have heretofore been or which may hereafter be given to the New Hampshire Asylum for the Insane, shall, unless otherwise ordered by their donors, be entered upon the

books of the financial agent as permanent funds, with the surnames of the donors attached to each, and be forever kept intact. The income of each shall be expended from time to time in accordance with the conditions upon which it was given, or, in the absence of conditions, in such manner as the trustees shall deem to be for the highest interest of the asylum and its patients.

SECT. 22. There shall be chosen, by ballot, a financial agent, who shall have charge of the permanent funds of the asylum, shall collect, and, under the advice of the finance committee, from time to time invest, manage, and disburse any moneys arising therefrom. He shall be, *ex officio*, a member of the finance committee, shall give a satisfactory bond for the faithful performance of his trust in the penal sum of twenty-five thousand dollars, and continue in office until his successor is elected. He shall receive for his services such compensation as the trustees shall from time to time determine.

SECT. 23. The trustees shall annually choose two from their board, who, with the financial agent, shall constitute a finance committee, and have general supervision and control of the permanent funds of the asylum, with power to sell and transfer any stocks, bonds, and other securities belonging to said funds, whenever in their judgment it may be expedient so to do.

SECT. 24. Besides attending the annual meeting, the trustees shall severally visit the asylum twice each year, in such months as they may select or as may be assigned to them ; make a thorough examination of the house and of the condition of the patients ; and, before leaving, make a record of their respective visits in a book to be kept at the asylum for that purpose.

SECT. 25. These by-laws may be altered or amended at any annual meeting, by a vote of two-thirds of the trustees present, or at a special meeting called for that purpose.

SERVICE MANUAL.

A strict observance of the following rules is the established condition of all contracts for service with the New Hampshire Asylum for the Insane ; and any applicant for a position, not willing to observe them strictly, will do better to seek employment elsewhere.

1. Any employé wishing to leave the premises, to go into the city or elsewhere, must apply at the office, that such absence may be understood ; and all must be at the asylum by 9.30 o'clock in the evening, unless away later by permission.

2. It is expected that all persons employed will consider, that, on the conditions of their respective contracts, they have engaged their time and best services to the asylum ; that they are under obligations to do every duty assigned them, promptly and faithfully ; that they will feel personally interested in the good care, safety, and welfare of the patients ; and that they will give their personal influence in support of good order and the established regulations of the institution. To this end, it is most desirable that all should cultivate quiet, kind, and dignified manners, and correct habits in all things, considering always that this is no less for the interest of the employé than for that of the employer.

3. Those proposing to discontinue their services will give at least thirty days' notice, that time may be given to supply their places.

4. That the house may be quiet, it is expected that all will be at their own rooms after 9.30 o'clock in the evening, at which time the house is closed for the night. After this time, the quiet of the house must not be disturbed by passing and conversa-

tion. All must bear in mind that the repose of the patients is a thing of prime importance. All having duties must rise at the morning bell, and proceed to the performance of the same.

5. No light must be carried about the buildings except in a lantern, and the greatest care must be taken in the use of matches, that none be left exposed. A little carelessness in this thing might be followed with the most serious consequences. No smoking will be allowed on the asylum premises. There will be no exception to this rule, unless smoking is prescribed by a medical officer, in a particular case.

6. No one will invite visitors to stop in the house, without permission to do so ; but, on application, all reasonable privileges will be granted.

7. No one shall employ a patient to do private work for him or herself, without the consent of the superintendent, assistant superintendent, or other officer authorized to give such permission ; and no one is allowed to trade or make bargains with patients.

8. Provision is made to afford each person employed a vacation of two weeks in the year, during which time the duties of the position will be done by a substitute ; but the superintendent does not guarantee to retain the place of any one for a longer term of absence. On leaving for a vacation, or permanently, every one will deliver his or her keys at the office.

9. Whenever patients are encouraged to engage in any kind of labor, it is with a view to their own benefit ; and hence no one will be taken from the halls for that purpose unless some order to that effect has been given in the case.

10. The person taking patients to labor will be held strictly responsible for their safety, kind care, and safe return to their respective halls.

11. All farmers or others to whom patients are entrusted for labor, will remember that they are not to be treated as servants ; they will avoid all appearance of commanding ; and will exercise the greatest care that no willing one shall be made a drudge, or work too long. It will be treated as a grave offense if any employé shall take advantage of the willingness or mental weakness of any patient, to impose on such one the harder

or more unpleasant parts of the work on which they are employed. The head farmer is required to see that this rule is obeyed in spirit and letter, and report promptly to the superintendent any violation of the same.

12. As far as practicable, provision will be made to give each employé opportunity to be absent from duty for church services on Sunday a due proportion of the time ; and any whose ordinary labor is wholly suspended on Sunday are liable to be called on to relieve others whose duties continue, a portion of the time, and such must hold themselves in readiness to be so called on. It is expected that all employés, whose duties do not interfere, will be present at the regular Sunday service in the chapel.

STEWARD.

The steward will have the general oversight of the buildings, farm, stock, and premises. It will be his duty to attend to ordinary business transactions, and see that asylum property, in every department, is saved, kept in its proper place, protected from harm or waste, and properly used. He will see that everything about the premises is kept in good order, that the grounds near the house are kept clean, free from waste and rubbish ; and will extend the same supervision to the basements and attics, and see that the person to whom it is assigned to care for these spaces discharges his duty faithfully. He will see that all animals are properly taken care of, and that carriages, tools, and implements are kept in repair and stored in their places when not in use ; and, generally, he will be responsible to the superintendent for the good condition of property and premises, and must promptly notify him of anything adverse to the welfare of the asylum which comes to his knowledge. He will attend to procuring ordinary supplies for subsistence, except so far as otherwise provided for by the superintendent, and see that such goods are delivered and stored in their proper places. He will see that the house is closed and the doors locked at the appointed hour at night, and hold himself ready to discharge any special duty required by the superintendent.

CLERK.

It will be the duty of the clerk to keep the books and accounts in a neat and accurate manner, take systematic care of all papers connected therewith, and perform any special clerical work required by the superintendent.

HOUSEKEEPER.

SECT. 1. The housekeeper will have the general management of the internal domestic affairs. The labor in the kitchen, laundry, and sewing-department will be done under her direction ; and those employed in these departments will hold themselves subject to her orders in the discharge of their duties. She will attend to the good condition of all apartments connected with the general housekeeping ; will see that they are properly furnished and kept in good order. She will see that all the work in her departments is done in accordance with the general instructions of the superintendent.

SECT. 2. She will have the care of all goods and material used in her department, and will see that they are saved and economically used ; all bedding and articles manufactured for housekeeping purposes will be under her care ; and she must see that they are not wasted or given out needlessly. She will have the care of the making of any clothing furnished to female patients, and will be required to keep an accurate account of the cost of such clothing or other articles furnished to any one. The cost of any articles furnished for patients must be returned by her to the supervisor, to be entered in the accounts of such patients.

SECT. 3. It is the duty of the housekeeper to report to the superintendent any instance of misconduct, failure in the proper discharge of duty, or violation of the established regulations, occurring in her department and not promptly rectified by the delinquent. It will also be her duty to report, to the person who keeps the time-book, the times of commencing and leaving duty of all employed in her department.

SUPERVISORS.

SECT. 1. The supervisors in their respective departments will have the general oversight of the halls and the patients ;

and the prudence and tact with which their duties are performed will be an important factor in the condition of the house. It is expected that they will see that the rules of the house relating to the patients are observed in every particular ; that all patients are treated with uniform respect and kindness ; and it is their imperative duty to report immediately to the superintendent or assistant superintendent any instance of neglect, incivility, or ill-usage of a patient, or any violation of the established rules.

SECT. 2. They will see that all medicines prescribed are faithfully and in a proper manner administered, and that all directions of the medical officers are strictly obeyed.

SECT. 3. They will be expected to pass as much time in the halls as the proper discharge of other duties will allow ; will instruct new attendants in their duties, and, as much as possible, assist in efforts to interest and employ the patients.

SECT. 4. The supervisors must see that the dining-rooms are furnished with the necessary utensils ; that the attendants take proper care of the dining-rooms ; that the cupboards are sweet and in order, the tables neatly set, and the meals properly served.

SECT. 5. They will have the general charge of the clothing of patients, and an oversight of the beds and bedding of the halls ; the attendants must report to them any deficiency in either, which may exist ; and it is their duty to see that such wants are supplied.

SECT. 6. On the admission of patients, their clothing will be taken in charge by the supervisors, entered in the book provided for the purpose, and each article plainly marked. All articles afterwards furnished or received, will be cared for in the same manner.

The clothing of patients leaving must be compared with the record, neatly packed, and delivered at the office by the appropriate supervisor.

Any knives, razors, or other dangerous article in possession of a patient on admission, must be brought to the office for safe-keeping and record.

SECT. 7. They will pay special attention to the sick, report promptly at the office any change of symptoms, see that they have proper attention, and that any special diet prescribed is delicately prepared and served.

SECT. 8. After passing through the halls and learning the condition of the patients early in the morning, the supervisors will very briefly report to the physicians any sickness or other fact demanding attention before the morning visits.

SECT. 9. Before the Sunday chapel service, and other occasions of public gathering, the supervisors will see that the patients are properly dressed for the occasion, and accompanied to the chapel by their attendants.

SECT. 10. The supervisors will report to the clerk the times of commencing and leaving off work on the part of the attendants employed in their respective departments.

SECT. 11. In general, the supervisors are expected to hold themselves in readiness to carry into practical effect the instructions of the superintendent, and to use all their personal influence in support of the spirit and design of these regulations.

ATTENDANTS.

SECT. 1. In all their intercourse with the patients, the attendants are required to treat them with respect and civility ; to be kind and gentle in manner, and avoid roughness of every kind. They must answer, as far as they can, the civil questions of a patient, and attend to every reasonable request. They must be calm and quiet under provocation, never scold, threaten, or recriminate, and make every request in a respectful manner.

SECT. 2. In the care of the insane, sympathy, kindness, and tact should take the place of force and display of authority. But if at any time the use of force becomes a necessity, the *manner* of using it should take away its offensiveness ; and *force* should never be resorted to without the presence of sufficient assistance to render a violent struggle unnecessary.

SECT. 3. A cheerful look, a kind manner, a respectful demeanor, and expressions of sympathy will do much to quiet the excited, and give the attendant influence and easy control over patients, and render duty easy and agreeable.

SECT. 4. The opposition which the insane make often arises from delusions that lead them to believe they are to be injured in some way ; and for this reason, every effort to control them, to administer food, medicine, or baths, or to do anything for

them, should be made in the most kind and delicate manner, that their confidence may be secured and retained. On the other hand, cross words, angry looks, or violent acts destroy their confidence, and diminish their chances of recovery. No one must risk the consequences of such measures.

SECT. 5. A blow or a kick is never to be inflicted on a patient by any employé under any circumstances. Any violation of this rule will be treated as a grave offense.

SECT. 6. Mechanical restraint must never be put on a patient without the authority of a medical officer.

SECT. 7. The attendant should be an example of good manners, avoiding all rude and ungentlemanly or unladylike habits not suited to the well-ordered household. They should treat each other and all with civility and politeness ; cherish a high sense of obligation ; and never forget the golden rule, to do by others as, in changed circumstances, one would wish to be done by. By these simple means the attendant is sure to gain, not only self-respect, but an easy control and personal influence.

SECT. 8. Attendants should hear with patience and answer with caution ; should never promise what cannot safely be performed, and having made a promise, be faithful in its execution.

SECT. 9. The peculiarities of patients must never be made a subject of sport or ridicule, but rather withheld from publicity, with tender regard for their feelings and welfare.

SECT. 10. The attendants must rise at the ringing of the morning bell, and at once commence the labors of the day. On opening the sleeping-rooms of the patients they shall greet the occupants with expressions of kindness, see that they rise (if able), are properly dressed, washed, and prepared for breakfast at the appointed hour.

SECT. 11. As soon as practicable after the patients have arisen from bed, the attendants must see that the night vessels are removed from the rooms and the beds thrown open for airing ; and as soon as other duties will allow, they will remove all soiled bedding, and see that the beds are put in good order.

SECT. 12. Immediately after breakfast the halls and patients' rooms must be made clean and put in good order, and so kept at all times. Scrupulous care must be given to the water-closets,

which will require frequent rinsing with hot water, and the use of disinfectants. The same care must be taken of the wash-bowls, and a sufficiency of clean towels must be at hand, as well as combs and brushes for the hair.

The attendants will follow the same rule of cleanliness in the care of the halls, windows, spaces, back stairs, and dining-rooms, never being satisfied until they are as clean as they can be made. Patients able and willing to assist in these labors are to be encouraged to do so, *but never compelled to work*. The attendants are held responsible for the complete execution of these requirements.

SECT. 13. The attendants will ever be watchful of the state of the atmosphere in the halls, and report to the office any evidence of impurity which is beyond their power to correct otherwise.

SECT. 14. The attendants must see that clean linen is put on each bed once in every week, and oftener if necessary ; and if a sufficient supply of this or of towels is not at hand, the fact must be promptly reported to the supervisor.

SECT. 15. The attendants must see that the tables are properly laid ; that everything about them is perfectly clean, and that they are made as inviting as is practicable. During meals the attendants must always be present and wait on the table in a respectful and delicate manner, such as they would be willing to have adopted towards themselves under like circumstances. *Patients must not be hurried through their meals*, to hasten the clearing of the table. The attendants must use special care that no knife, fork, or other article is carried from the table by any patient.

SECT. 16. It is obviously improper for the attendants, after the hall work is done, to retire to their own rooms and leave the patients alone during hours of duty ; their time and attention are due to the patients, and must be devoted to keeping them quiet and tidy ; preventing improper conduct of every sort, or lapsing into listlessness and torpor ; to efforts to preserve their self-respect, and to carry into effect the general direction of the physicians. These ends are to be sought by efforts to keep patients occupied, either in work, reading, games, or judicious social intercourse.

SECT. 17. Visiting from hall to hall during hours of duty, without special business, or going away to other parts of the premises out of one's field of service, is wholly improper and not allowed.

SECT. 18. The attendants are expected to know how every patient in their charge is employed, and to be vigilant, by every means in their power, to better the condition of every one.

SECT. 19. The attendants must not allow a patient to be taken from the halls by any one employed in other departments, unless a general or special permission from a medical officer to that effect has been given ; nor will the patients leave the halls before breakfast or on Sunday without the same permission.

SECT. 20. The attendants must always be alive to the welfare of those in their charge, and in the night hold themselves ready to rise and assist the night attendant, if the condition of a patient requires it. They will come to the office for medicines or instructions when needed, and follow all directions carefully. After giving medicines, they should wash and return the glasses *at once*.

SECT. 21. If damage is done to buildings or property by patients, the attendants will report it to their supervisor.

SECT. 22. The attendants are never to give up their keys, except at the office, on leaving, nor are they ever to admit strangers into the halls without special permission.

SECT. 23. *The attendants will always take care that the clothing worn by patients is adapted to the season and the occasion. In case of sudden change from heat to cold, they must make at once the needed change in clothing.*

SECT. 24. It is particularly expected of attendants to see that every patient is cleanly in person ; that the hair and nails are attended to ; that any rent in clothing is promptly mended ; that the garments worn are kept buttoned or hooked ; and that any stains from carelessness in eating are promptly removed. Each attendant should keep at hand a sponge and soap, and a small stock of sewing utensils, as needles, thread, buttons, hooks and eyes, etc., for immediate use when needed.

SECT. 25. When the physicians visit the halls, one of the attendants must be at hand to give any information required, to

accompany them to any patient's room, or render any other assistance needed.

SECT. 26. Each patient will take a warm bath each week, unless made an exception by direction of the physician. In particular cases of weakness or special delicacy, the sponge bath may be substituted for the tub ; in such cases, as well as those who may desire to bathe more frequently, the attendant should apply to the attending physician for specific directions.

The attendants must superintend the baths of patients, and not leave the halls with the bath-rooms open (unless exceptions are made), and in no case must an epileptic or suicidal patient bathe without the presence of an attendant.

SECT. 27. In suitable weather all patients who are able will go out for exercise, accompanied by their respective attendants, on such conditions as shall from time to time be prescribed. In these out-door exercises the attendants must see that no one strays from the party ; and so regulate the speed of walking, or the character of other exercise, as to suit, as well as may be, the average of persons present. They must try to avoid all appearance of restraint, and seek to make these occasions as enjoyable as possible. Preference should be given to walks within the asylum grounds ; but when walks are taken into the city, it is not permitted to visit stores, hotels, railroad stations, or other public places, except by permission previously obtained. In the airing-courts the same rules for the care of patients will be observed as apply to the halls. The attendants must not allow any rubbish to accumulate on the ground of the courts.

SECT. 28. The attendants must shave those patients who do not desire to wear the beard. In shaving, great care must be taken to have the razor in good order, and to shave easily and neatly. No other patient should be present, and the razors must be kept under lock and key in the attendant's room.

SECT. 29. The attendants, in their respective halls, will strictly observe the instructions of the superintendent in regard to the time for the patients' retiring ; and in assisting them to bed they must practice the same delicacy and courtesy enjoined elsewhere in these rules. Before closing the doors for the night they must see that the patients are comfortably in bed ; *and it*

is especially enjoined that they offer gentle and patient assistance to the feeble and aged, and leave all with a kind "good-night."

NIGHT ATTENDANTS.

SECT. 1. The night attendants will visit the office at eight o'clock in the evening to receive their instructions for the night, and go on duty at once. They will continue in charge of their respective sections of the house until after the ringing of the rising bell, at the times established, after which they will be relieved by the attendants.

They must be always awake, vigilant, and faithful, giving their whole attention to the condition of the house and the patients. They must make their respective rounds, not hastily, thus leaving a large part of the time to be spent at the office, but dividing it between the various apartments as directed. They must pass through the halls in the most quiet manner, being especially careful in opening and closing doors, and make the personal observations required with the most respectful delicacy, disturbing the patient as little as possible.

They must be especially watchful of the sick; minister tenderly to their wants, carry out scrupulously all instructions in regard to them, and report to a physician any unfavorable change of condition.

They must promptly attend to the call of patients, ascertain their wants, and satisfy them, if practicable.

They must do all in their power to soothe and quiet any who may be wakeful or timid, and assure them of their safety.

SECT. 2. They must be especially vigilant in the care of those inclined to suicide or self-injury, and neglect no effort to be assured of the safety of such, in accordance with the specific directions they receive in each case.

SECT. 3. They must be always watchful in regard to fire; and, if it occurs, must at once, and in the most quiet manner, inform the officers and employes, without a general alarm, and proceed to extinguish it. They must frequently inspect the attics of their respective departments, and see that the iron doors are kept shut.

The safety, the comfort, and the lives of large numbers are

entrusted, in a great measure, to the night attendants, and a degree of vigilance and faithfulness, corresponding to the magnitude of the interests at stake, is expected of them in the execution of all instructions given them.

SECT. 4. It is the imperative duty of the night attendants to report any irregularity or violation of the rules of the house which may come to their knowledge, to the superintendent, and not to make the same a subject of remark elsewhere.

SECT. 5. During public exercises in the chapel on Sunday, and other occasions, it is made the duty of the night attendants to look to the condition of the halls in the absence of the attendants.

COOK.

Under the direction of the matron, the cook will have the supervision of the work in the kitchen, the care of utensils, and of supplies of provision within the kitchen premises.

The cook must see that the kitchen and all utensils are kept clean, and in perfect order ; that good order is preserved in the kitchen ; and that each employé performs all duties assigned in a proper manner.

The cook shall see that all food is prepared as directed, is made palatable and inviting, and sent to the halls hot. Special care must be taken in preparing messes for the sick, that they are nicely cooked, and sent to the patients in acceptable form.

The cook will report to the matron any instance of failure in duty, or violation of the rules, occurring in the department.

Persons employed elsewhere in the institution will not be allowed to loiter about the kitchen premises or bakery.

If any meats, butter, or other articles of food of poor quality are furnished for use, the head cook must promptly report it to the steward or superintendent.

BAKER.

The baker will see that the baking-room, oven, and all utensils belonging to his department, are kept scrupulously clean at all times ; that the house is kept supplied with the various kinds of bread prescribed ; and he must keep his stock of bread suf-

ficiently in advance of the demand, that it may not be eaten absolutely new. On the mornings designated, he will make warm rolls or biscuit in season for breakfast.

It is his duty to report at once to the superintendent or steward any defect he may discover in the quality of the flour or other material for food furnished to his department.

PORTER.

The porter will have the whole charge of the food car ; will keep it always clean and in good order ; will, at the appointed times, take the prepared meals from the kitchen to the several dumb-waiters, and deliver them to the attendants, who shall be present at the call of the slide-bell, assist the porter in running up the dumb-waiter if necessary, and remove the meals carefully to the dining-rooms. In this, care must be taken by all that the food and utensils are handled gently, and that the meals reach the tables in good order. In like manner must the dishes and slops be received from the attendants by the porter, and by him be properly disposed of.

The porter will be responsible for keeping the basement and attics swept, and everything in its place. It is also his duty to fill the under-beds for the female attendants, great care being taken that the sacks be not soiled in the process. He will also remove the discarded beds each morning, to the place designated. At the appointed times, the porter will attend to the delivery of ice to the hall attendants and others, according to instructions of the superintendent. He will see that any objects thrown from the windows during the night are removed promptly in the morning ; and will hold himself ready to perform any item of duty required by the superintendent.

ENGINEER.

The engineer will be responsible for the good care of the boilers, engine, steam and water pumps, and all parts of the machinery, which must be kept in repair and in good running order. He shall promptly attend to the repairs needed in steam or water apparatus, or other repairs or alterations assigned to him. It will be his duty to see that the boilers are properly

fired, and the fuel used in the most economical and efficient manner. He will see that the radiators, air-chambers, and flues are properly adjusted for heat and ventilation, and that the amount of steam generated is wisely adapted to the state of the weather. It will be his duty in summer to attend to all needed alterations and repairs in steam-heating apparatus, preparatory to the demands of winter.

He must, at all times, be so thoroughly familiar with the location and condition of all hydrants, hose, or water-cocks provided for the extinguishing of fire, that he can put them in operation instantly, if needed. He will also be expected to hold himself in readiness to attend to any special duty required by the superintendent.

FARMER.

The head farmer will have the immediate supervision of the farm laborers, the laying out of the work, and the direction of the care and use of the stock and farming utensils; and all farm laborers will look to him for specific directions as to their duties.

It is his duty to see that all farm fences are kept in repair, and that everything on the farm and about the farm buildings is kept in perfect order, that the stock is well cared for, that every farmer performs his duty well, and that all material is properly and economically used. He will report to the clerk the time of service of each person in his department, and to the superintendent any fault or failure in duty on the part of any under his charge.

ANNUAL REPORTS
OF THE
BOARD OF TRUSTEES,
SUPERINTENDENT AND TREASURER,
OF THE
REFORM SCHOOL
OF THE
STATE OF NEW HAMPSHIRE
TO
HIS EXCELLENCY THE GOVERNOR,
JUNE SESSION, 1879.

MANCHESTER:
JOHN B. CLARKE, STATE PRINTER.
1879.

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TRUSTEES' REPORT.

*To His Excellency, the Governor of the State of New Hampshire,
and the Honorable Council : —*

Herewith the trustees of the reform school with pleasure send the report of the superintendent and treasurer of the institution. It will show in detail the operations, expenses, and condition of the school, and leaves very little for the trustees to add or suggest.

It is very gratifying to the board to be able to say, as they said last year, that the school is prosperous, progressive, and doing a most excellent work.

To restore and save that which may be lost, especially if it be a human being, is a work truly noble and Christian.

Many persons have adopted the idea that a reform school is a place of punishment, where young offenders are to be detained in confinement a number of years, in proportion to their offenses, and then released, to deter others from like misdemeanors.

But the trustees of the reform school of New Hampshire do not so regard or manage the institution under their charge. They seek to make it a place of *reform*, and not of *punishment*; to save and restore, and not to inflict pain; a pleasant home, leading to a higher and a better life, and not a prison. They aim to care for and instruct the children who come under their charge, to inculcate good principles and aid them to form good habits, and thus fit them to become good citizens and perform well the parts allotted them in life. They thus deal with the present and the future, and not so much with the past.

The trustees beg leave to call the attention of the governor

and council, and through them of the legislature, to the recommendations of the superintendent in regard to enlarging the workshop, securing the yard, and providing the boys with some employment which may be followed by them in after life.

A lad is sometimes discharged from the school with no home to which he can go, no friends, no place to sleep, and nothing to eat. If asked "What can you do?" he replies, "Cane-seat a chair." But no one has a chair to seat. He can work on a farm, may be, but few care for a boy from the reform school, and then only in the busiest season. These are perhaps the only two things the boy can do.

Which way, then, shall he turn, and how support himself? What are the chances for him? Five to one that while idle he will fall into bad company, relapse into his old ways, and perhaps finally be lost. Now, if the boy had learned some useful trade or employment at the school, the chances that he would find something to do after he left it would be much improved.

The writer of this report was one evening walking towards his home, when he was accosted by a lad who had been discharged from the school, with the question, "Can't you, sir, get me something to do?" I replied, "I do not now know of anything. Where are you now staying?" At such a place, naming it, with another lad who had been discharged from the school, and who had taken him in for a night. "But," said he, "they cannot keep me, and I have no home nor place to eat or sleep." "Come to my house in the morning," said I, "and I will care for you until something can be done." He came. I kept him three weeks, and then found an opportunity for him to go as a servant to an officer in the navy. I have heard from him several times since. He is doing well; but if he had not been cared for he might have been obliged to beg or steal, from sheer want.

The reform school is a noble charity. The law provides for the support of the poor and needy; the insane asylum for those bereft of reason; but this school educates the ignorant young, recalls the erring of tender years, returns them to the path of rectitude, saves them from after years of misery and crime, and makes them useful to themselves and friends, and, may be, an ornament to the State.

The best advocates of the school are its scholars and their record ; and the trustees cordially invite your excellency and the honorable council, together with both branches of the legislature, to visit the institution at your convenience.

The expenses of the school this year have been less than last. Last year the balance in favor of the school was \$4,075.98 ; this year it is \$5,805.99. This increase, as suggested by the superintendent, is largely owing to the fact that we have been obliged to purchase no coal this year, having a sufficient supply from last year's surplus.

As remarked last year, the trustees can see that the school gradually improves, that it is doing much good ; and this result is chiefly due to the faithful, well-directed labors of the superintendent, matron, and teachers.

DAN'L CLARK, *Secretary*.

PHYSICIAN'S REPORT.

Having completed another year of service as physician at the State Reform School, I hereby respectfully submit the following report:—

Under the head of filth diseases may be enumerated typhoid and scarlet fever, and diphtheria. While the two first-named diseases have occurred to some extent, and diphtheria has prevailed as an epidemic in the city during last year, yet none of these have originated in the school. I had the care of one case of typhoid fever, which was contracted by the patient while on a visit to a neighborhood where the disease was prevailing.

These facts afford the friends of the institution the most gratifying assurance of its favorable sanitary condition.

Several cases of whooping-cough, associated with valvular lesions of the heart, and complicated with acute bronchitis, requiring treatment, have also occurred.

One death resulted from pneumonia and heart disease.

Superintendent Ray was attacked, March 8, with acute pleuritis, resulting in effusion completely filling the right pleural cavity. At this time, May 1, the effusion has nearly disappeared. I am happy to say he is able to attend to his arduous duties.

C. F. BONNEY, M. D.

REPORT

OF THE

SUPERINTENDENT AND TREASURER.

To His Excellency the Governor and the Honorable Council, and the Honorable Board of Trustees :—

GENTLEMEN,—I respectfully submit, for your consideration, the twenty-fifth annual report of the superintendent and treasurer of the State Reform School for the year ending May 1, 1879.

The whole number admitted to the institution since its organization is	966
Number in school at commencement of the year, May 1, 1878,	108
The whole number in school during the present year,	152
Number discharged at expiration of sentence,	16
Number who have been honorably discharged,	12
Number discharged on probation or had homes found them by the superintendent,	5
Number who have died,	1
Number who have found homes for themselves, or escaped and not returned,	3
Number in school at the present time, May 1, 1879,	117

PARENTAGE.

American,	32
Irish,	96
French,	24

Number committed by supreme judicial court,	19
“ “ “ police court,	84
“ “ “ justice of the peace,	49
For the time of minority,	49
11 years,	2
8 years,	2
6 years,	1
5½ years,	1
5 years,	13
4½ years,	2
4 years,	8
3 years,	43
2 years,	20
1¼ years,	1
1 year,	5
Until sixteen,	1
eighteen,	3
twenty,	1
For stealing,	82
breaking and entering,	30
idleness, disobedience, and stubbornness,	28
truancy,	2
vagrancy,	3
defrauding,	1
assault,	2
profanity,	1
lewdness,	2
placing obstructions on railroad,	1
At the age of 7 years,	1
8 years,	2
9 years,	9
10 years,	14
11 years,	15
12 years,	14
13 years,	17
14 years,	19
15 years,	26
16 years,	28
17 years,	7

The following statement shows the standing of the scholars now in the school, in the several branches taught:—

BOYS' SCHOOL.

READING.

Who read in the Fifth Reader,	36
Intermediate Reader,	32
Fourth Reader,	17
Third Reader,	14
Second Reader,	4

WRITING.

Who can write letters to friends,	80
easy words,	21

ARITHMETIC.

Who are studying evolution,	13
percentage,	25
denominate numbers,	28
division,	10
taught orally,	15

GEOGRAPHY.

Who are studying Swinton's Complete,	32
Elementary,	29

PHILOSOPHY.

Who are studying philosophy,	9
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GRAMMAR.

Who are studying grammar,	9
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GIRLS' SCHOOL.

READING.

Who read in the Fifth Reader,	10
Fourth Reader,	2
Third Reader,	2

WRITING.

Who can write letters to friends,	11
easy words,	3

ARITHMETIC.

Who are studying proportion,	2
fractions,	4
denominate numbers,	6
taught orally,	2

GEOGRAPHY.

Who are studying Swinton's Complete,	6
Warren's Elementary,	6

HISTORY.

Who are studying history,	2
---------------------------	---

GRAMMAR.

Who are studying grammar,	3
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From the preceding tables it will be seen by those familiar with the history of the institution that it contains more inmates than at any previous time; and when this fact is borne in mind the subsequent statements may have increased importance. During the past thirteen months more boys have been discharged on probation than at any time since the war. Most of them, we are happy to say, are doing quite well.

With the increase in the number of boys no increase has been made in the number of officers or teachers. In fact, we have fewer assistants at the present time than there has been for the last ten years. The decrease in the price of board by the legislature of 1877, rendered it necessary for us to curtail in our expenses in every possible way.

You will also see by the financial account of the past year that our ordinary expenses are smaller than for many years. Yet every inmate has had an abundant supply of good, wholesome food, warm and suitable garments, and shoes for all seasons. This showing is largely attributed to the low prices of provisions, clothing, and labor, and the most rigid economy in every possible direction.

The cash balance on hand is, however, partially owing to our not purchasing any coal the past season, carrying over from 1877 nearly a supply for last year. We shall be obliged to reduce our cash balance the present quarter about one-third, to purchase a small cargo of coal.

DISCIPLINE.

Since our connection with the school our theory and practice have been to manage it as far as possible by kindness, and so

far with excellent results. We meet with but few cases that cannot be controlled or governed by mild measures.

We take especial pains to constitute reasonable rules for the government of the school, and have them strictly enforced.

To successfully manage a reformatory institution we must have officers possessed of a rare combination of good qualities. It requires persons possessed of patience, intelligence, firmness, zeal, and humanity. We have been peculiarly fortunate in securing, in almost every instance, officers having in a good degree a combination of these qualities, at a very reasonable compensation.

GRADES.

In our last report, we called the attention of the legislature to the importance of having the school graded ; or at least having a correctional department. I think the committee gave the matter but little attention or thought, perhaps from the fact that the subject was not laid before them with the force and clearness that it demanded.

We have under our care at the present date one hundred and three boys, their ages varying from eight to twenty-three years, a large proportion of them not over fifteen years old ; most of them sentenced for petty larceny, some for truancy and disobedience, many simply for the reason that they have no homes or friends to care for them. This class of boys are easily governed, susceptible to good impressions, contented and happy, and almost always make rapid progress in their studies.

We have some boys over eighteen years of age ; most of these are also well disposed, but we are sorry to say a small per cent of this last-named class are naturally vicious and incorrigible, and frequently give the officers much trouble ; some of them having served out one or more sentences in reformatory institutions or jails, and some of them even in our state-prison. Now, it would seem that every thinking person would concede that the mingling of these classes is far from being right. The influence of these bad boys is extremely pernicious, counteracting largely all the salutary precepts and examples of zealous and Christian teachers, as well as the influence of the better class of boys.

Every observing person will admit that one evil boy is more likely to lead astray ten good boys, than the same number of good boys are to reclaim a thoroughly bad one.

Under our present arrangements we are obliged to have these classes mingle together almost constantly, in the yard, dining-room, sleeping-hall, workshop, and school. It is highly important they should be entirely separated except at our religious services on the sabbath. To do this, it will require a small expenditure of money to make the needed changes in our rooms and shop, also an increase in expenses for an extra officer.

At present our yard is not sufficiently secure to hold our worst class of boys, the same boys having escaped several times, necessitating time and money to capture them. This expense would be saved by a secure yard and shop-room. Now, without going into detail, I will simply suggest a general plan to obviate the difficulties suggested. We are needing more shop room; at present we are obliged to pass our chair-frames from a wagon through a window in the main building, and into a room much needed for other purposes, thence a considerable distance to the chair-shop to be caned, and when finished passed out of the window again, when we send off a car-load of seats. By an addition to our chair-shop of about twenty feet, we could secure ample store room and also separate and secure apartments for these incorrigible boys. The cost will not probably exceed twelve hundred dollars, including a cellar under the structure, which is much needed for storing vegetables, etc.

WORK OF INMATES.

The education, employment, and discipline of our boys and girls is a matter of the first importance in the management of our institution. During the past year we have kept almost constantly employed, during our working hours, a large proportion of boys in seating chairs for I. J. and J. A. Dunn of Gardner, Mass. The prices received for the work have been exceedingly low, less than half what we obtained five years ago; consequently our receipts for labor are small. Notwithstanding we have been obliged to work for very small pay, we have made it a point to keep the lads constantly employed.

Some of our oldest boys have been kept at work on the farm most of the time during the season of farming, for which occupation most of them have a liking ; and though we may not be able to make so good a showing in dollars and cents as we might if they had been kept in the shop, we think the State will realize more from their labor eventually, in the improvements we have been able to make.

Some of the boys, under the care of a practical shoemaker, manufacture a greater part of the shoes necessary for our large number of boys and girls, and also do all the cobbling for the same. This, if not a large saving in our expenses, gives many of our boys a useful trade that will be an advantage to them when they leave the institution.

Some of the boys are quite expert in the art of printing, doing on our little hand-press many jobs, such as the heading of our board and other bills, songs used in school, etc.

One of our trusty boys operates our boiler very nicely indeed, thereby saving the expense of an experienced engineer ; others are engaged a considerable portion of the time in the cook-room and bakery ; others assist in washing, scrubbing, and ironing.

Our small number of girls are kept diligent when not in school in making and mending clothing, bedding, etc., besides assisting in the housework. In short, every inmate when in health is required to perform some kind of work every week-day during the year. In the chair-shop and sewing-room each inmate is given a daily task ; and for their encouragement each one is allowed a reasonable compensation for extra work, which we allow them to spend judiciously, or credit them with the amount thus earned so they can have it when they leave the institution.

WANTS.

Besides the wants suggested, we will again call your attention to the importance of putting some kind of machinery into the institution for manufacturing purposes. We have a boiler of sufficient capacity to move an engine that will operate machines for door, sash and blind, box, or brush making, and many other enterprises that are carried on successfully by paid labor.

Cane-seating has given employment to a large proportion of

our boys for the last fifteen years. As a trade it is not worth a penny to them in after life, and as a paying business it is worth but little to the State.

Now, under these circumstances, we do hope to see, at no very distant day, mechanical pursuits successfully carried on, so that these unfortunate lads can go forth acquainted with a useful trade that will enable them to gain an honest livelihood. Let them start out in life with a good trade, an honest purpose and industry, and they can, we think, the majority of them, succeed and become useful members of society. On the other hand, turn them adrift without a trade, money, or friends or a home, and will it not be a wonder if they do succeed?

It may not be out of place to suggest that a law should be passed to prevent the sending of imbecile, insane, and otherwise unfit subjects to the institution.

It frequently occurs that children of this character, who from misfortune are incapable of self-maintenance, and who are in consequence a burden to their families, are complained of for disobedience and stubbornness, or induced to commit some crime, to insure their commitment to our school. Such subjects are not likely to be benefited by the school, and may do it a great injury. If children of the class named are sent by our courts inadvertently, the board of trustees should have the power to return them to the overseers of the poor of the town or county from which they are sent.

IMPROVEMENTS AND REPAIRS.

During the past autumn, we expended a large amount of labor of the boys in reclaiming a bushy pasture and a piece of swale land containing about ten acres. To do this required a large team of oxen and horses. It has been thoroughly under-drained, walled, and plowed, and several hundred dollars' worth of manure put upon it. This, with the addition of about the same number of acres reclaimed the year before, makes a valuable addition to the real estate, and will, the coming year, be a source of considerable revenue.

We built, last fall, a commodious corn-barn, which was much needed for our large crop of corn; also, have given careful atten-

tion to needed repairs about our barns, shop, and main buildings. Blinds have been repaired on the large building, and new ones put upon the workshop and barn. The school-room floor was in bad condition, and it has been replaced by one of hard wood. Window frames and sash in the entire buildings have been painted, several hundred feet of drain-pipe laid, and other minor repairs made, which have all been paid for out of our usual receipts.

RESULTS.

It seems appropriate, in closing this report, to refer to the results of our labors and the expenditure of a considerable sum of money. The experience of five years in the school confirms the early impression that a large proportion of our inmates are benefited by its advantages. At the outset we know that most of our inmates come from homes with bad surroundings, have been neglected in every way, and allowed to roam wild with associates older in years, sin, and crime. Nearly all had commenced a downward career that would eventually, unchecked, have led them to a matured criminal life, and made them a terror to the community and a burden to the county and State.

Many of them come without any knowledge of books ; and not in any instance has a boy or girl left the school without being able to read and write, and most of them with a sufficient education to transact the ordinary business of life. They all go away comfortably and decently clothed. We always make especial efforts to obtain work and homes for those that are entirely destitute of friends and money. Much more might be done in this direction had we the time and means.

We do not claim that all are reformed that have been sent out from our school. This will hardly be expected, when the circumstances of birth and early surroundings are taken into consideration, and the fact that part of our boys would have been sent to the state-prison for the offenses which they have committed, only for the law that wisely and humanely provides that they may have a chance to outgrow and outlive the disgrace that must have followed them through life had they been sent there. Out of a score of boys and girls that were allowed to go out on

probation about a year ago, we find, upon careful inquiry, that the majority are doing remarkably well ; while some, we regret to say, fail, partly from want of employment, and partly from a disposition to evade work.

None of the number, so far as we can learn, have been detected in crime. Many of the youths of the State brought up under the careful training of a Christian mother and the instruction of a careful father, and surrounded by the most elevating influences, will sometimes yield to temptation, but none of us believe that their fall has been hastened by good precepts and prudent management.

In this connection, we may properly refer to a report to the Massachusetts legislature of 1878, on the relation of education to crime, wherein it is claimed, from carefully gathered statistics, that eighty per cent of the crime is committed by those who have little or no education.

FARM AND STOCK.

The crops of the farm last season were remarkably good, the season being very favorable for our hay crop, on our light and sandy soil. Our hoed crops were bountiful, with the exception of potatoes, which were a partial failure. In the early part of the season, every indication promised an abundant harvest ; we thought the yield would at least be two thousand bushels ; but an early rust blasted the vines, and we obtained only about one-fourth of our anticipated harvest.

We had a fine field of corn which yielded one thousand bushels of ears, a fair oat crop, and a large field of excellent cabbages.

Our garden has always been a valuable help in furnishing our tables with good, wholesome food, which is much relished by the boys. It is difficult to estimate nearly, in bushels or pounds, the quantity of vegetables raised ; and we can only say we had a good supply of almost every kind during the season, and stored an abundance of many kinds for winter use.

Our stock consists of about the same number as it did one year ago, though not as many as during the autumn months, when we kept several pairs of oxen constantly at work, plowing,

drawing stone for wall, etc. We have at the present sixteen cows, several young cattle, one full-blooded Durham bull two years old, twenty-three swine, and three horses.

The products of the farm are as follows: —

50 tons of hay,	\$650.00
50 tons of corn-fodder,	200.00
700 bushels of potatoes,	400.00
40 bushels of turnips,	15.00
20 bushels of beets,	5.00
45 bushels of onions,	30.00
20 bushels of green pease,	25.00
25 bushels of beans,	25.00
1500 heads of cabbage,	75.00
squashes, cucumbers, and tomatoes,	35.00
3400 pounds of pork,	200.00
pigs and neat stock,	
milk and butter.	

INVENTORY OF PROPERTY.

OFFICE AND LIBRARY.

Tables, chairs, and sofas,	\$28 00
Desks,	15 00
Books, stationery, and stamps,	15 00
Library books,	10 00
Safe,	75 00
Fire-extinguisher,	30 00
Clock,	10 00
Flower-stand and plants,	15 00

RECEPTION-ROOM AND GUEST-CHAMBER.

Carpet and curtains,	\$75 00
Center and side tables,	40 00
Sofas and chairs,	45 00
One set chamber furniture,	50 00
Bedding,	35 00
Chamber carpet,	20 00
Stove and fixtures,	15 00
Lamps,	5 00

SCHOOL-ROOMS.

Twenty-nine settees,	\$60 00
Ninety-nine double desks and chairs,	150 00

Blackboards,	\$20 00
Clocks and teachers' desks,	20 00
School-books, slates, etc.,	90 00
Lamps and hangings,	12 00
House-plants,	15 00
Book-case,	6 00
Cabinet organs,	100 00

OFFICERS' ROOMS.

Bedsteads, beds, and bedding,	\$225 00
Six wardrobes,	36 00
Furniture,	50 00

GIRLS' SEWING-ROOM.

Work-table,	\$2 00
Chairs,	5 00
Buttons, needles, thread, etc.,	3 00
Cloth on hand,	125 00
Boys' clothing,	700 00
Four hundred shirts,	100 00
Girls' clothing,	100 00
Two sewing-machines,	90 00

BOYS' COOK-ROOM AND DINING-HALL.

Cooking-stove and baker,	\$50 00
One hundred stands,	60 00
Crockery,	40 00
Eleven tables,	25 00
Knives and forks,	15 00
Meat-cutter,	12 00
Clock, bread-trough, and tables,	10 00
Iron-ware,	8 00
Tin-ware,	5 00
Table-covers,	12 00
Two movable closets,	10 00
Lamps and hangings,	2 00

SLEEPING-HALLS.

Bedsteads and bedding,	\$500 00
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FAMILY COOK-ROOM, DINING-ROOM, AND PANTRY.

Cooking-stove and furniture,	\$50 00
Elevator refrigerator,	50 00
Refrigerators,	20 00
Dining-tables and chairs,	50 00

Crockery, glass, tin, and wooden ware,	\$30 00
Knives, forks, and spoons,	40 00
Tables, chairs, and closets,	30 00
Clock,	3 00

WORK-SHOP.

Work-stands,	\$125 00
Work-tables,	4 00
Clock,	5 00

PRINTING-OFFICE.

Press, type, etc.,	\$175 00
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SHOE-SHOP.

Shoes,	\$50 00
Leather and findings,	15 00
Lasts and tools,	15 00
Benches,	1 00

LAUNDRY.

Tanks,	\$100 00
Pails, tubs, wash-boards, etc.,	20 00
Thirty sets of drying-bars,	15 00
Laundry stove,	15 00
Flat-irons and stands,	8 00
Two wringers,	10 00
Soap,	10 00

GROCERIES AND PROVISIONS.

20 barrels of flour,	\$100 00
1 barrel of kerosene,	10 00
3 barrels of vinegar,	40 00
Sugar, tea, and coffee,	20 00
Salt, pepper, and spices,	10 00

HAY, WOOD, ETC.

28 tons of hay,	\$450 00
75 cords of wood,	200 00
100 bushels of potatoes,	100 00
80 bushels of corn,	40 00
25 cords manure,	150 00

LIVE STOCK.

2 Shorthorn cows, thorough-bred,	\$150 00
2 Shorthorn cows, thorough-bred,	135 00
1 four-years-old cow, thorough-bred,	70 00
2 two-years-old heifers, thorough-bred,	90 00
2 yearling heifers, thorough-bred,	75 00
1 two-years-old Durham bull,	150 00

9 grade cows,	\$350 00
2 three-years-old grade cows,	120 00
3 horses,	400 00
2 Durham heifer calves,	60 00
5 heifer calves, grade,	75 00
23 swine,	200 00

FARMING UTENSILS.

2 horse-carts,	\$75 00
1 two-horse wagon,	50 00
2 two-horse wagons,	100 00
1 farm wagon,	70 00
1 buggy wagon,	60 00
1 express wagon,	30 00
1 sleigh,	12 00
2 horse-sleds,	40 00
Harness and robes,	80 00
Stone-drags,	3 00
Wheelbarrows,	5 00
8 plows, 5 harrows, 2 cultivators,	80 00
1 ox-shovel,	4 00
2 grindstones, 1 seed-sower,	15 00
Iron bars and manure-forks,	10 00
2 bush-scythes and snaths,	2 00
Hay-cutter and feed-box,	35 00
1 pair cart-wheels,	25 00
Shovels and spades,	15 00
Hoes and picks,	10 00
Mowing-machine,	12 00
Whiffletrees, eveners, and chain,	15 00
2 platform scales,	35 00
Scale-beams, ropes, and blocks,	12 00
3 bush-hooks,	3 00
2 spread-chains and yokes,	5 00
Horse-rake and tedder,	20 00
Ox-yoke and chains,	15 00
Pitchforks and rakes,	6 50
Stone-hammers, drills, and wedges,	8 00
Axes, saws, and wedges,	8 00
Hay-scale,	40 00
Ladders,	25 00
Carpenters' tools,	25 00
Piping tools,	20 00
Fanning-mill,	5 00
Grain and meal chests,	15 00
Lead pipe and old iron,	5 00
Steam-box, kettles, etc.,	25 00

CONDENSED FINANCIAL STATEMENT OF THE TREASURER.

1878.			
May 1.	Balance in hands of treasurer,	\$502 00	
	Cash received from State treasurer,	6,000 00	
	for board,	8,856 99	
	for labor of inmates,	3,369 75	
	for deposit in M. S. bank,	73 33	
	for dividend on deposit in City bank,	35 55	
	coupons,	70 00	
	from McWilkins fund,	120 00	
	from R. R. bonds,	70 00	
	from State bonds,	4,000 00	
	from sale of neat stock, etc.,	367 50	
	from various other sources,	176 12	
		<hr/>	\$23,641 24

EXPENDITURES.

	Cash paid for ordinary expenses,	\$15,208 75	
	for improvements,	1,246 09	
	for U. S. bonds,	4,190 00	
		<hr/>	20,644 84
1879.			
May 1.	Balance in treasury,		\$2,996 40

BILLS RECEIVABLE.

From I. J. & J. A. Dunn, for chair work,	\$372 68	
S. K. Pierce, for chair work,	211 06	
various sources,	65 00	
For board,	2,470 85	
	<hr/>	\$3,119 59

BILLS PAYABLE.

Bills unpaid,	\$310 00
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DETAILED ACCOUNT OF CASH RECEIVED.

1878.		
May	4.	From Haverhill, for board, \$58 50
		Farmington, for board, 25 92
		Rockingham County, for board, 58 50
	1.	Rollinsford, for board, 19 50
		A. S. Hodge, account, 36
	6.	Nashua, for board, 175 50
		Hopkinton, for board, 19 50
	7.	Tilton, for board, 19 50
		Epping, for board, 7 29
	8.	Cheshire County, for board, 61 20
		Campton, for board, 19 59
	9.	Belmont, for board, 19 50
	10.	Concord, for board, 11 57
		Canterbury, for board, 21 64
		Manchester, for board, 989 33
	11.	sale of pig, 4 00
	13.	Robinson & Stearns, for hogs, 50 00
		Rumney, for board, 19 50
		Plymouth, for board, 39 00
	17.	Hillsborough County, for board, 370 28
		Somersworth, for board, 19 50
	21.	Strafford County farm, for pigs, 7 00
		seating chair, 50
	28.	sale of pigs, 4 00
		New Hampton, for board, 19 50
	30.	Wolfeborough, for board, 58 50
June	7.	Mr. Campbell, for pigs, 13 00
	8.	Mr. Wadsworth, for fish, 2 00
		Pembroke, for board, 39 00
	10.	J. Emerson, for brooms, 2 25
		sale of ladder, 1 25
	20.	sale of 4 barrels, 60
	24.	sundries in 1877 and 1878, 7 00
July	5.	McWilkins fund, R. R. bond, 70 00
		sale of cloth, etc., 74
		Mr. Miller, strawberry boxes, 25
	10.	State treasurer, 1 quarter's appropriation, 1,500 00
	16.	Keene, for board, 78 00
		coupons on State bonds, 120 00
	20.	sale of State bonds, 4,000 00
		sale of cane, 25
	29.	J. S. Harriman, for soap-grease, 10 50

July	29.	From Merrimack County, for board, Merrimack County, for board due July, 1877,	\$72 43 52 00
Aug.	1.	Tilton, for board,	19 50
	2.	Exeter, for board,	40 28
		Wolfeborough, for board,	39 00
	4.	Plymouth, for board,	19 50
	5.	Manchester, for board,	907 03
		Dover, for board,	117 00
	7.	Rollinsford, for board,	19 50
	8.	Rockingham County, for board and funeral expenses,	37 29
	10.	Campton, for board,	19 50
	16.	Somersworth, for board,	19 50
	17.	Rumney, for board,	19 50
		Epping, for board,	19 50
		Keene, for board,	115 31
		Portsmouth, for board,	6 21
		New Hampton, for board,	19 50
	18.	J. L. Stevens, for brooms,	2 25
	20.	Laconia, for board,	39 00
	21.	Hinsdale, for board,	3 57
		Belmont, for board,	2 36
		Gilford, for board,	8 79
		S. K. Pierce, for chair work,	500 00
	26.	Canterbury, for board,	19 50
	27.	Groton, for board,	19 50
Sept.	4.	Strafford County, for board,	32 14
	7.	Haverhill, for board,	42 21
	8.	Cheshire County, for board,	58 50
	9.	Hillsborough, for board,	153 86
	11.	Dover, for board,	97 50
		Hopkinton, for board,	19 50
	18.	G. Clark, for flour barrels,	2 50
		Mr. Wheeler, for flour barrel,	14
	19.	S. K. Pierce, for chair work,	500 00
		S. Hope, for apples,	50
	21.	J. Emerson, for horse,	80 00
	23.	Nashua, for board,	215 55
Oct.	3.	State treasurer,	1,500 00
	7.	I. J. & J. A. Dunn,	650 25
	8.	Pembroke, for board,	31 08
	9.	Tilton, for board,	19 50
	14.	J. B. Clark, for cow,	32 00
	16.	City bank, dividend on deposit,	35 55
	26.	J. S. Harriman, for soap-grease,	14 06

Oct.	29.	From Concord, for board,	\$13 73
	30.	New Hampton, for board,	13 00
	31.	Wolfeborough, for board,	39 00
		Farmington, for board,	39 00
		I. C. Merrill, for gloves,	75
		J. C. Ray, for empty barrels,	9 60
		Hodge & Higgins,	63 09
Nov.	1.	Somersworth, for board,	19 50
		Rollinsford, for board,	12 22
		Campton, for board,	19 50
		Hopkinton, for board,	19 50
	5.	Claremont, for board,	18 21
		City of Manchester, for board,	947 98
	7.	City of Nashua, for board,	264 23
	8.	Groton, for board,	19 50
	9.	Cheshire County, for board,	78 00
	13.	Grafton, for board,	19 50
		Dover, for board,	97 50
		Canterbury, for board,	19 50
		Exeter, for board,	19 50
		Haverhill, for board,	39 50
		J. Emerson, exchange of oxen,	12 00
	14.	Chesterfield, for board,	11 14
		sale of cane,	46
	20.	Portsmouth, for board,	19 50
		sale of pigs,	6 50
	23.	Gilford, for board,	19 50
	27.	chairs bought at auction,	6 00
		Epping, for board,	19 50
	30.	S. K. Pierce, for chair-seats,	517 18
		S. K. Pierce, for freight,	28 56
Dec.	2.	State treasurer,	1,500 00
		Wm. Whipple, partial pay for oxen,	100 00
		Pembroke, for board,	19 50
	7.	Wm. Whipple, balance on oxen,	10 00
	14.	Keene, for board,	132 43
		N. H. Agricultural Society,	12 00
		Hill & Co., for pigs,	8 00
		I. J. & J. A. Dunn, for chair work,	308 77
	30.	Nashua, for board,	165 85
		Daniel Ready, for milk,	3 33
	1879.		
Jan.	2.	sale of coupons,	70 00
	10.	I. J. & J. A. Dunn, for chair work,	295 27
	13.	Hillsborough County, for board,	154 92
	18.	Merrimack, County, for board,	58 50

Jan.	22.	From Henry Chandler, seating chairs,	\$0 75
		Plymouth, for board,	19 50
	28.	Plymouth, "	19 50
		Concord, "	19 50
		Pembroke, "	19 50
		Canterbury, "	19 50
	30.	Laconia, "	16 29
		Rockingham County, for board,	34 50
		Exeter, for board,	19 50
		Haverhill, for board,	39 00
		Tilton, for board,	32 14
Feb.	3.	City of Manchester, for board,	1,014 00
	5.	Sullivan County, "	19 50
		Chesterfield, "	19 50
		Hopkinton, "	19 50
	6.	Keene, "	136 50
		Nashua, "	79 28
		Groton, "	19 50
		Rumney, "	19 50
		Cheshire County, "	72 00
	7.	Campton, "	19 50
		Portsmouth, "	19 50
		Cornish, "	15 00
		Merrimack County, "	58 50
	13.	Strafford County, "	24 43
	15.	Franklin, "	31 50
	18.	Peterborough, "	30 64
	20.	interest on deposit, M. S. B.,	73 33
	21.	Gilford, for board,	19 50
	27.	Wolfeborough, for board,	39 00
	28.	State treasurer,	1,500 00
Mar.	3.	Brookline, for board,	41 36
	17.	I. J. & J. A. Dunn, for chair work,	598 28
	20.	Coos County, for board,	33 00
	24.	M. F. Dodge, for broom,	25
		C. Rowell, for shote,	10 00
	28.	For calf skin,	1 20
April	3.	From Grafton County, for board,	34 71
	22.	M. O. P. C. Co., discount on bill,	50
		City of Dover, for board,	97 50
	23.	C. L. Holmes, for hide,	4 00
		N. T. Safford, for calf,	5 00
		A. J. Sawyer, discount on bill,	48
	24.	Goudreault, for potatoes,	26 00

DETAILED ACCOUNT OF CASH PAID.

1878.	S. H. BROWN.		
June 1.	For 11 $\frac{1}{4}$ pounds yeast,	\$3 94	
	10 pounds yeast,	3 50	
July.	11 $\frac{1}{4}$ pounds yeast,	3 93	
Aug.	12 $\frac{1}{4}$ pounds yeast,	4 38	
Sept.	11 $\frac{1}{4}$ pounds yeast,	3 94	
Oct.	11 $\frac{1}{4}$ pounds yeast,	3 93	
Nov.	12 $\frac{1}{4}$ pounds yeast,	4 28	
Dec.	11 $\frac{1}{4}$ pounds yeast,	3 92	
Feb.	11 $\frac{1}{4}$ pounds yeast,	3 93	
Mar.	10 pounds yeast,	3 50	
April.	11 $\frac{1}{4}$ pounds yeast,	3 93	
		<hr/>	\$43 18
1878.	MANCHESTER LOCOMOTIVE WORKS.		
May 31.	For labor on boiler,		1 50
1878.	A. B. WEBSTER.		
Apr. 29.	For repairs, etc.,		4 15
1878.	T. W. RICHARDS.		
June 18.	For 82 pounds beef,	4 10	
Sept. 10.	40 pounds beef,	2 00	
		<hr/>	6 10
1878.	J. O. MERRILL.		
June 5.	For 10 bushels potatoes,	5 50	
Aug. 27.	5 bushels rye,	4 00	
Sept. 7.	2240 pounds straw,	13 48	
1879.			
Jan. 30.	13 cords wood,	52 00	
		<hr/>	74 98
1878.	D. SARGENT.		
July 1.	For 4 bushels potatoes,		2 00
1878.	RILEY, CATE, AND CO.		
June 25.	For 169 pounds crackers,	10 77	
Oct. 19.	2 barrels,	40	
	13 pounds crackers,	91	
Nov. 9.	10 " "	70	
	13 " "	91	

Dec. 10.	For 7 pounds crackers,	\$0 49	
24.	50 " "	3 00	
Jan. 4.	50 " "	2 87	
Apr. 10.	52 " "	2 96	
		<hr/>	\$23 01
1879.	A. BARNARD.		
Feb. 20.	For 1,500 feet pine boards,		15 75
1878.	C. O. FISK.		
June 17.	For 1,672 pounds beans,	44 55	
	15 bushels oats,	6 00	
		<hr/>	50 55
1878.	POST-OFFICE.		
July 1.	For box rent,	2 00	
Oct. 1.	For box rent,	2 00	
1879.			
Jan. 1.	For box rent,	2 00	
Apr. 1.	For box rent,	2 00	
		<hr/>	8 00
1878.	A. D. F. RANDOLPH AND CO.		
May 13.	For 46 books,		25 05
1878.	J. W. M. HUNT.		
May 9.	For top on buggy and repairs,		17 00
1878.	WILLIAM STONE.		
June 24.	For arresting boy,		5 00
1878.	WAKEFIELD RATTAN CO.		
July 15.	For 100 1 med. cane,		45 00
1878.	G. F. BOSHER AND CO.		
June 1.	For groceries,	37 90	
	lantern, chain, and trunk,	2 25	
May 22.	sale of groceries by sheriff,	46 34	
June 22.	sale of groceries by sheriff,	6 62	
	sale of groceries at auction,	1 09	
	9 pairs socks,	9 00	
Nov. 9.	12 pairs gloves,	2 10	
	65 boxes collars,	1 63	
	stove-pipe,	70	
	blankets,	3 00	
	7 pairs shoes,	3 68	

Nov. 14.	For 6 comfortables,	\$3 60	
	2 pillows,	50	
	3 pillows,	75	
	4 pillows,	1 00	
	6 pillows,	6 90	
	1 table,	10 50	
	1 carpet,	5 00	
	18 chairs,	16 20	
		<hr/>	\$158 76

1879. C. E. L. HAYWARD.

Apr. 14. For organ, 75 00

1879. MOSES MERRILL.

Apr. 29. For 2 weeks' labor, 10 00

1878. E. R. COBURN.

Jan. 25.	For 1 desk,	40	
	1 box,	25	
Feb. 6.	2 desks,	1 00	
	2 sets checkers,	36	
	2 sets dominoes,	70	
Feb. 19.	1 set dominoes,	40	
	3 boxes,	1 11	
Mar. 6.	Parlor Readings,	1 25	
Apr. 8.	Select Readings,	25	
		<hr/>	5 72

1878. W. W. HUBBARD.

Mar. 5. For 504 feet planed boards, 10 08

1878. CLAFLIN, ALLISON, AND CO.

May 7.	For 1 barrel granulated sugar,	21 54	
	1 box F. tea,	8 64	
	1 box starch,	3 52	
	1 barrel oil,	5 31	
	1 barrel,	1 50	
	carting,	50	
May 22.	1 barrel C. sugar,	26 00	
	carting,	28	
July 25.	55 pounds J. coffee,	15 40	
	1 barrel R. & G. coffee,	14 80	
	25 pounds saleratus,	1 25	
	carting,	38	
	1 box,	10	

Dec. 9.	For 216 pounds sugar,	\$19 98	
	230 pounds sugar,	17 25	
	1 box L. M. raisins,	2 00	
	nutmegs and box,	1 00	
	1 sack salt,	1 30	
	1 dozen extract lemon,	2 25	
	1/4 dozen extract vanilla,	81	
	100 pounds nuts,	12 00	
	25 pounds J. coffee,	7 50	
	carting,	38	
		<hr/>	\$163 69
1877.	R. M. PULSIFER AND CO.		
July 7.	For advertising,	6 00	
1878.			
May 28.	"	4 13	
1879.			
Jan. 9.	"	3 00	
		<hr/>	13 13
1878.	BUNTON AND PORTER.		
June 15.	For spoking wheel and setting tire,	2 60	
	repairing,	1 25	
July 27.	sharpening drills and repair-		
	ing chain,	55	
Aug. 6.	shoeing oxen,	3 50	
		<hr/>	7 90
1878.	J. S. MASSECK.		
June 8.	For 183 yards cheviots,	20 13	
	108 3/4 yards shirting,	7 61	
Sept. 16.	3 1/4 pounds gingham,	98	
	57 yards cotton, 49-inch,	5 99	
	2 pounds gingham,	45	
	3 doz. thread,	72	
Oct. 17.	9 1/4 yards crash,	1 11	
	48 1/2 yards crash,	4 85	
	176 3/4 yards gingham,	14 14	
Nov. 13.	105 yards shirting,	13 65	
25.	25 yards duck,	3 00	
	45 yards cotton flannel,	5 40	
1879.			
Jan. 2.	47 yards blue denim,	5 67	
	55 yards blue denim,	7 15	
Mar. 13.	1 yard flannel,	5 2	
Apr. 19.	133 yards blue denim,	61 95	
		<hr/>	107 06

1878.

HENRY MAYO AND CO.

Aug. 26.	For cod and pollock,	\$6 75
	3 boxes boned cod,	6 30
	1 barrel mackerel,	15 00
	5 boxes fish,	1 10

 \$29 15

1878.

A. QUIMBY.

Mar. 22.	For 13 base balls,	13 78
April 6.	1 gross pencils,	1 00
	12 balls,	4 80
May 22.	11 balls,	3 30
28.	slate pencils,	65
	5 dozen writing-books,	6 00
July 4.	6 rubber balls,	1 80
15.	3 police whistles,	75
	6 Swinton's lessons,	2 16
20.	5 rubber balls,	1 50
	4 base balls,	3 35
Oct. 16.	8 dozen rubber combs,	2 80
	1 dozen fine combs and 6 slates,	1 60
Nov. 26.	harmonica and 2 foot balls,	4 50
	1 base ball,	75
	8 dozen combs,	2 88

 51 62

1878.

L. A. MCKEAN.

May 12.	For 2 heads lettuce and asparagus,	41
	16 pounds turkey,	3 14
	shad and mackerel,	90
	36 pounds fish,	1 20
June 13.	berries,	2 10
14.	4 boxes berries and boxes,	84
	fish,	1 65
19.	pease,	1 50
	22 pounds salmon,	3 87
	20 cakes and 8 bunches radishes,	84
	asparagus,	1 40
	cherries,	1 60
	3 dozen lemons and 7 pine-apples,	1 82
	109½ pounds ham,	10 40
20.	10 boxes berries,	1 50
July 3.	3 bushels pease,	3 00
	23 pounds lamb,	3 45
	1½ dozen cakes,	35

July 13.	For 13 pounds steak,	\$1 95
	10 pounds halibut and 3 dozen eggs,	1 65
25.	31½ pounds veal,	2 50
	8¼ pounds roast beef,	1 32
Aug. 8.	fruit and meat,	1 72
1879.		
Jan.	fish, oysters, crackers, etc.,	12 93
Feb. to May.	fish, oysters, crackers, etc.,	6 25
		<hr/>
		68 47
	Received for boxes returned,	1 30
		<hr/>

\$67 17

1878. H. N. CHADBOURNE AND CO.

Mar. 15.	For fresh fish,	1 22
Nov. 14.	1 barrel pork,	11 00
	6 pounds mackerel,	1 00

1879.

Jan. 30.	fish and oysters,	6 47
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19 69

1878.

S. F. ADAMS.

Mar. to July.	For 289 pounds fish,	10 57
	apples,	2 04
Aug. 27.	14 pounds butter,	1 68

14 29

1878.

THOMAS W. LANE.

Mar. 14.	For 1,000 marbles,	90
May 30.	rubber eraser and bat,	58
June 4.	½ doz. sponge balls,	1 75
	1 croquet set,	1 75
6.	17 Swinton's geographies,	8 50
	17 Swinton's composition,	13 60
11.	1 doz. fine combs,	95
	1 doz. Quackenbos' lessons,	4 32
12.	9 Franklin readers,	2 88
Sept. 3.	1 doz. books,	19
5.	6 Hooker's philosophies,	2 40
	4 sponge balls,	1 20
10.	1 large ball,	1 25
19.	2 bats,	40
Oct. 13.	6 slates,	42
Nov. 25.	4 Swinton's geographies,	3 60
	6 Walton's problems,	60

Dec.	3.	For colored crayons,	\$1 00	
		30 White's int. arithmetic,	7 50	
	17.	30 White's comp. arithmetic,	9 00	
	20.	4 doz. ink wells,	16 80	
		1 gross pen-holders,	70	
1879.				
Jan.	6.	6 Swinton's geographies,	8 40	
		4 document envelopes,	60	
	9.	checker-board,	35	
	14.	½ doz. slates,	42	
	17.	3 Worcester's spellers,	69	
		4 White's arithmetics,	1 20	
		1 quart ink,	60	
	23.	5 1-3 doz. writing-books,	6 40	
	29.	1 blank book,	1 00	
		pencils and No. 8 selections,	65	
			<hr/>	\$100 60
1878.		DAVID ELLIOT.		
Oct.	21.	For 10 barrels apples,		9 00
1878.		CHARLES WYMAN.		
Oct.	14.	For 2 cows and 1 calf,		100 00
1878.		GOVE AND CO.		
Oct.	18.	For 1 barrel sweet potatoes,		2 25
1878.		PIPER AND HAWLEY.		
April	16.	For 8 1-2 doz. handkerchiefs,	3 83	
May	9.	26 1-2 yards dress-goods and buttons,	3 81	
	17.	46 3-4 yards print, 44 1-2 yds. cambric,	5 12	
		51 yards brown cotton,	3 61	
	31.	1 packing case,	37	
June	1.	42 yards cotton,	11 34	
		62 yards print,	3 11	
		1 5-12 gross buttons,	1 35	
Oct.	3.	17 1-2 dozen handkerchiefs,	10 15	
		2 1-2 doz. lawn handkerchiefs,	1 12	
		4 dozen ladies' striped hose,	5 38	
		1 piece ruche,	62	
		21 yards brown cambric,	1 18	
		1 gross vegetable ivory buttons,	80	
	17.	37 1-2 yards crash,	4 50	
		2 dozen hose,	2 00	

Dec. 17.	For 30 yards gray flannel,	\$6 90
	1-2 dozen ladies' vests,	2 00
	50 yards cotton flannel,	10 00
	1 yard flannel,	25
25.	4 shawls,	9 00
	8 shawls,	6 75
1879.		
Feb. 15.	241 yards matelasse,	28 95
4.	3 rolls batting,	45
13.	54 1-2 yards cambric,	3 27
Mar. 3.	2 1-2 dozen buttons,	83
	2 gross buttons,	1 34
	1 dozen braid,	75

 \$128 78

1878.

DRAKE AND CARPENTER.

May 2.	For 50 pounds Java,	15 00
	30 pounds starch,	2 85
July 2.	1-2 bushel peanuts,	1 00
	25 pounds walnuts,	2 50
	25 pounds filberts,	2 50
	25 pounds castaneas,	2 50
	25 pounds pecans,	2 50
Aug. 6.	32 bushels oats,	11 61
9.	173 pounds butter,	21 63
19.	30 casks lime,	12 00
Sept. 4.	1 box soap and 10 bushels oats,	8 05
	250 pounds screenings,	2 50
6.	4 casks lime,	1 60
16.	1 cask cement,	1 40
Nov. 12.	44 15-32 bushels oats,	15 56
1879.		
Feb. 6.	1 bushel peanuts,	2 00
	12 pounds castaneas,	1 00

 106 20

1878.

WILLIAM B. BURNHAM.

May 2.	For 1,800 pounds straw,	9 00
1879.		
Mar. 29.	10 barrels apples,	8 00
April 9.	8 gallons apple-sauce,	3 60
	syrup and sugar,	4 87
27.	apples and eggs,	6 90

 32 37

1878.

S. KIDDER AND COMPANY.

May 20.	For 8 bags meal,	\$8 80
	5 bags oats,	4 50
	5 bags shorts,	4 00
28.	1 bag corn,	1 15
July 3.	18 bags C. middlings,	14 89
2.	50 barrels flour,	268 75
Sept. 25.	meal and corn,	17 50
Oct. 24.	meal and corn,	4 64
Dec. 26.	45 barrels flour,	247 50
Oct. 29.	10 bags meal and corn,	10 50
	8 bags oats,	5 60
Dec. 13.	321 pounds bran,	2 57
18.	3 tubs butter,	9 60
	1 barrel flour,	5 50
1879.		
Mar. 15.	50 barrels flour,	300 00
Feb.	668 pounds middlings,	6 68
April 2.	800 pounds F. middlings,	10 00
	2 casks lime,	2 20

 \$924 38

1878.

J. S. HARRIMAN.

April 1.	For 3 barrels soap,	9 00
22.	2 barrels soap,	6 00
May 16.	3 barrels soap,	9 00
	75 pounds soap,	4 50
June 10.	2 barrels soap,	6 00
July 1.	4 barrels soap,	12 00
27.	2¾ barrels soap,	8 25

 54 75

1878.

RICHARD WHEELER.

Oct. 31.	For 1 horse and harness,	135 00
	1 wagon-jack,	1 42
	2½ months' labor on farm,	50 00

 186 42

1878.

BARNARD AND HOWIE.

May 1.	For repairing forks,	50
13.	repairing lawn-mower,	50
16.	2 whiffletrees,	2 00
21.	8 ladder-hooks,	1 60
June 20.	1 hub,	2 00
	14 spokes,	2 80

June 20.	For setting tires and box,	\$1 25	
25.	rubbers and bolts,	25	
	setting tires,	1 50	
July 6.	repairing chain and bar,	70	
Aug. 9.	setting bar,	25	
	1 pair shafts,	2 50	
18.	sharpening bar and repair- ing buggy,	85	
24.	1 pole,	3 00	
	1 felloe and repairing,	65	
Sept. 2.	sharpening bar and bar,	70	
7.	sharpening drills,	20	
11.	repairing bolts, etc.,	4 00	
16.	6 bed-legs and repairing,	2 75	
19.	repairing iron balls,	75	
25.	repairing water-pipe,	50	
Oct. 5.	1 pair shafts,	2 00	
	repairing iron and bolts,	40	
	2 pairs hold-backs,	40	
7.	repairing iron and water- pipe,	40	
	iron for pipe, and sharpen- ing drill,	20	
29.	blind irons,	90	
		<hr/>	\$33 61

1878. A. C. WALLACE.

Mar. 1.	For 100 bed-slats,	4 00	
June 10.	50 slats for hay-rack,	1 00	
	140 feet spruce,	3 08	
	23 feet oak, and 45 stakes,	2 04	
11.	136 feet spruce joists,	2 04	
13.	1014 feet spruce boards,	15 21	
		<hr/>	27 37

1878. J. T. SMITH AND SON.

May 17.	For verbenas,	2 00	
June 10.	pansies and verbenas,	1 28	
		<hr/>	3 28

1878. GEORGE W. DODGE.

May 2.	For 1 pair boy's shoes,	1 30	
June 6.	3 pairs fox boots,	3 45	
9.	1 pair kip boots,	3 25	
June 5.	9 pairs brogans,	9 90	
24.	2 pairs tie-shoes,	2 00	

Sept. 4.	For 3 pairs brogans,	\$3 75	
29.	1 bunch lacings,	90	
Oct. 29.	3 pairs slippers,	75	
Nov. 1879.	1 pair boots,	2 75	
Feb. 10.	1 pair slippers,	45	
	6 pairs boots,	5 00	
	1 pair slippers,	50	
<hr/>			\$34 00

1878. M. F. DODGE.

July 27.	For 23 loads loam,	16 00	
	10 loads loam,	7 50	
Oct. 4.	43 gallons cider,	2 58	
<hr/>			26 08

1878. FAIRBANKS AND PEARSON.

July 1.	For W. W. coffin,	12 00	
	box,	2 00	
	laying out and packing in ice,	5 00	
	robe,	3 00	
	conveying to depot,	2 00	
<hr/>			24 00

1878. H. T. MORRILL.

May 3.	For expenses as trustee,	6 00	
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1878. H. KIMBALL.

May 3.	For expenses as trustee,	28 00	
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1878. PETTEE AND WHITTLE.

Jan. 31.	For grinding grain,	7 95	
Feb. 9.	1 cask lime,	1 25	
Mar. 15.	2 casks lime,	2 40	
23.	2 casks lime,	2 40	
	10 bags meal and grinding,	14 30	
	19 bags meal,	20 90	
June 21.	46 49-56 bushels corn,	23 97	
	47 35-56 bushels corn,	24 28	
July 6.	1 bag meal,	1 25	
Sept. 4.	13 bushels oats,	5 20	
	4 bags meal,	4 40	
	6 bags corn,	7 08	
April 30.	65 pounds bran,	58	
	2 bags meal,	2 00	

Dec. 10.	For 4 barrels flour,	\$22 04
	1 bag meal,	95
24.	516 pounds bran,	4 64
31.	grinding in December,	4 50
1879.		
Jan. 11.	1 bag and rye meal,	2 00
Feb.	meal and grinding,	10 45
Mar.	meal and grinding,	1 65
April.	meal and grinding,	1 50

\$165 69

1878.

GEORGE E. HALL.

May 21.	For 1 quart arnica and bottle,	1 25
	3 bottles N. drops,	1 20
28.	3 pounds camphor,	1 20
	2 pounds seed,	32
June 10.	1 quart rhubarb and bottle,	1 62
12.	3 pounds C. lime,	60
15.	1 quart rhubarb and oil,	2 00
20.	1-2 dozen bottles oil,	40
Aug. 19.	1 box powders and 1 lot malt,	1 30
30.	prescription and whisky,	1 20
Oct. 12.	8 bottles and 1 qt. oil and bottle,	1 25
	1 bottle witch-hazel,	67
	6 doz. soap and 2 boxes powders,	1 10
21.	50 Dover's powders and car-	
	bolic acid,	90
	chloride of lime and arnica,	75
	plaster and ointment,	55
23.	whisky,	75
Nov. 1.	1 quart arnica and 1 ox.,	1 45
30.	2 bottles oil and 3 bottles cough	
	balsam,	1 45
	2 bottles liniment and 4 oz.	
	squills,	85
Dec. 14.	1 pound potash and liniment,	2 05
1879.		
Jan. 6.	buchu and 2 ox.,	2 25
28.	medicine,	97
Feb.	medicine,	3 55
Mar. & Apr.	medicine,	9 85

39 48

1878.

A. C. CLEMENT.

May 3.	For expenses as trustee,	10 00
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1878.	J. W. PEPPARD.		
May 3.	For expenses as trustee,	\$12 00	
9.	5 ladders,	20 00	
	6 steps,	1 20	
		—	\$33 20
1877.	JOSEPH RAND.		
Sept. 12.	For 22 pounds lamb,	2 64	
1878.			
April 1.	dog,	5 00	
		—	7 64
1878.	S. H. MARTIN.		
April 16.	For 3 pairs shoes,	4 50	
	2 pairs shoes,	3 00	
June 14.	6 pairs shoes,	11 50	
Aug. 20.	3 pairs O. G. boots,	5 25	
	1 pair O. G. boots,	1 50	
Sept. 5.	8 pairs boys' shoes,	10 00	
1879.			
Jan. 2.	1 pair kip boots,	2 75	
Mar. 14.	9 pairs kip boots,	18 00	
	1 pair rubber boots,	2 50	
		—	59 00
1878.	ROBINSON AND STEARNS.		
Feb. 7.	For beef,		69 05
1878.	BENNETT AND LORD.		
May 15.	For labor and stock,	3 00	
July 9.	repairing plastering,	1 60	
Dec. 7.	mason work,	3 50	
1879.			
April 17.	mason work and whitewashing,	26 81	
		—	34 91
1878.	G. L. BURDETT.		
May 31.	For 2 rocking-chairs,		7 20
1878.	JOHN EMERSON.		
June 7.	For 20 bushels potatoes,		12 00
1877.	SAMUEL BOYCE.		
Sept. 28.	For 3 barrels apples,	13 50	
Oct. 6.	4 barrels apples,	14 00	
	50 pounds dried apples,	5 00	

Oct. 23.	For 3 barrels apples,	\$12 00	
Nov. 6.	1 barrel cider,	6 50	
	4 barrels apples,	16 00	
28.	2 barrels apples,	6 00	
Dec. 21.	1 barrel apples,	4 50	
1878.			
Feb. 23.	1 barrel apples,	4 50	
		<hr/>	\$82 00

1878. FIRST CONGREGATIONAL SOCIETY.

July 1.	For pew rent 3 months,	5 60	
Oct. 3.	pew rent 3 months,	5 60	
1879.			
Jan. 14.	pew rent 3 months,	5 60	
		<hr/>	16 80

1878. J. P. SQUIRES AND CO.

May 7.	For 228 pounds ham,	18 24	
	1 barrel,	25	
June 19.	249 pounds ham,	23 65	
	1 barrel,	25	
Oct. 17.	156 pounds ham,	15 60	
	1 barrel,	20	
1879.			
April 1.	230 pounds ham,	19 55	
	1 barrel,	20	
		<hr/>	77 94

1878. SEAVERNS AND CO.

June 21.	For 1 box lemons,	4 75	
	1 basket cherries,	1 86	
	1 barrel,	25	
		<hr/>	6 86

1878. B. S. STOKES.

June 8.	For files and rasps,	2 53	
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1878. CAMPBELL AND HANSCOM.

July 13.	For 1 ream letter paper,	3 00	
	1 box envelopes,	50	
	Daily Union from April to July,		
	1878,	1 50	
April 15.	6 quires large paper for printing,	1 80	
Nov. 29.	1 ream letter headings,	3 00	
	1 box envelopes,	50	

Nov. 29.	For Union Democrat from July, 1878, to January, 1879,	\$3 00	
1879.			
Mar. 17.	printing materials,	3 00	
		<hr/>	\$16 30
1878.	WILLIAM BOYD.		
June 5.	For 1 barrel,	2 00	
Aug. 21.	14 pounds chicken,	2 84	
	2 dozen eggs,	36	
Dec. 30.	2 pork barrels,	4 00	
	1 bushel C. salt,	60	
		<hr/>	9 80
1878.	G. G. WADSWORTH.		
July 18.	For arresting boy,		5 00
1878.	BRIGHAM AND PRATT.		
June 13.	For crackers, from January to June,		8 32
1878.	EDWARD RAY.		
June 18.	For 10 pounds lamb,		1 60
1878.	J. HODGE.		
April 6.	For turning and sawing,	3 00	
8.	10 feet birch and maple,	40	
	12 feet W. wood,	72	
Oct. 19.	band sawing and 16 feet 3-inch sapling,	75	
24.	64 feet maple and sapling,	1 69	
25.	8½ hours' labor,	3 30	
Dec. 31.	bolts, washers, and screws,	70	
	8 feet birch and sapling,	37	
	6¼ hours' labor,	2 50	
1879.			
Feb. 8.	20 strips and 20 feet W. P. boards,	1 40	
27.	1 door,	1 35	
Mar. 14.	planing 800 feet 2 L. and M.,	3 40	
	planing 400 feet 1 L. and M.,	1 40	
	½ hour's sawing,	20	
27.	9 feet maple and ¼ hour's work,	55	
31.	52 feet Ga. pine and ½ hour's work,	2 54	
April 3.	13 feet Mich. pine and labor,	3 77	
18.	chestnut, pine, and labor,	20 00	
		<hr/>	48 04

1878.

E. M. SLAYTON.

May 21.	For merchandise,	\$3 75
Apr. 18.	merchandise,	12 51
June 14.	merchandise,	4 90
26.	merchandise,	4 80
27.	6 tubs butter,	34 03
Sept. 2.	145 pounds butter,	18 85
	75 pounds extra soap,	3 94
21.	54 pounds cheese,	4 05
	46 pounds cheese,	4 14
Oct. 29.	44 pounds cheese,	3 30
	53 pounds cheese,	5 30
Nov. 28.	56 pounds cheese,	5 32
Dec. 10.	12 tubs butter,	56 44
	2 boxes soap,	7 65

1879.

April 5.	12 tubs butter,	86 16
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 \$255 14

1878.

W. C. ROGERS.

May 22.	For 265 pounds phosphate,	6 63
June 13.	1 dozen rakes,	3 75
14.	3 forks,	2 13
29.	1 varnish brush,	70
	1 gallon spirits,	60
	1 gallon coach varnish,	3 00
Sept. 11.	1 potato-slicer,	50
	2 pounds sheet lead,	14
18.	2 dozen machine bolts,	96
21.	1 dozen ax-handles,	2 00
	1 1/2 pounds sponge,	1 43
23.	1 knife,	1 15
24.	10 gallons oil,	6 20
	1 ten-gallon can,	1 75
25.	6 sets blind trimmings,	1 80
Oct. 1.	1 bow pin and 5 1/2 pounds rope,	90
7.	1 hammer and 1 pound lead,	92
	1 1-12 dozen bolts,	1 21
	1 dozen ox balls,	1 00
14.	10 pounds nails and two goad-sticks,	90
21.	3 1/2 B. W. line and 19 pounds rope,	4 38
28.	1 razor and brush,	67
29.	3/4 dozen flower-pot brackets,	4 50

Oct. 29.	For ½ dozen flower-pot chains,	\$1 50
	1 dozen H. T. hinges,	2 00
	1 pair plated hinges,	25
30.	1 dozen bolts,	1 60
	4 screws,	22
Nov. 1,	26 pounds nails,	78
	1 doz. butts and 1 gross screws,	2 08
	4 lights glass,	56
Dec. 9.	1 dozen jack chains,	65
	3 bracket chains,	75
	7 1-2 pounds ann'l'd wire,	1 13
	12 pounds putty,	48
	chisel and punch,	95
Nov. 21.	1 pocket knife,	60
	1 plain bib,	92
1879.		
Feb. 3.	3 gallons spirits,	1 35
10.	whip,	1 00
18.	butts and screws,	50
Mar. 22.	28 pounds zinc,	2 24
	2 casks nails,	6 25

 \$73 03

1878.	N. S. CLARK.	
May 10.	For 1 dozen hose,	1 87
13.	3 dozen cotton,	1 62
	3 gross buttons and 1 scarf,	50
	elastic and buttons,	90
June 6.	cotton and buttons,	5 03
July 7.	collars,	2 10
	balls,	1 40
26.	linen thread and cotton,	2 78
Aug. 20.	1 piece elastic,	75
Nov.	cotton and ribbon,	5 95
Dec.	gloves, mittens, handkerchiefs,	
	scarfs, etc.,	42 32
1879.		
Jan.	cotton, needles, yarn, and boot-	
	lacings,	3 32
24.	1-2 gross cotton,	44
Feb. 22.	2 gross buttons,	70
Mar. 31.	4 gross cotton,	1 46

 71 14

1878.

EDWIN BRANCH.

May 6.	For 3 fronts and four boxes grease,	\$1 40
29.	6 halter bits and repairing,	6 75
June 6.	1 trunk,	1 50
25.	2 pair shaft rubbers,	25
July 8.	1 pair pole straps,	2 50
Feb. 4.	1 robe,	20 00
	1 set bells,	1 50
July 22.	repairing harness,	45
Aug. 2.	1 whip and lap-robe,	3 25
21.	repairing harness,	40
22.	1 whip,	1 50
Sept. 6.	2 straps and 1 pair rings,	90
	1 cushion,	1 75
7.	2 feet leather and 2 papers tacks,	90
	3 straps and 1 rosette,	40
9.	repairing,	2 00
18.	1 box soap,	40
Oct. 10,	reins and ring,	2 20
Dec. 27.	3 bits,	1 25
	1 blanket,	1 50

 \$50 80

1878.

S. HOVEY.

April 13.	For 2 flues,	20
	4 cake-cutters,	25
May 16.	5 milk pails,	2 40
June 13.	½ dozen dust pans,	88
	3 pails,	1 95
	1 oil can and tunnel,	50
Dec. 6.	1 broiler and spider,	70
9.	1 soapstone griddle,	1 00
1879.		
Jan. 15.	1 meal can,	60
20.	2 dish pans,	1 30
22.	½ dozen milk cans,	1 62
	1 strainer pail,	75
	1 pail and 1 lifter,	65
	mending 4 pails,	40
Feb. 1.	repairing oil tank,	1 25
	4 sheets zinc,	50
	1 pound solder and dipper,	60
Mar. 8.	1 wash bowl,	25

 15 80

1878.	F. B. EATON.		
June 13.	For 20 Testaments,	\$2 00	
Oct. 29.	500 B. envelopes,	88	
1879.			
Jan. 1.	100 Psalms,	5 00	
	500 envelopes,	1 00	
		<hr/>	\$8 88
1878.	N. E. MORRILL.		
May 31.	For 1 cord manure,		6 00
1878.	J. F. CHASE.		
May 24.	For 1 case eggs,		4 20
1878.	G. W. VARNUM.		
May 10.	For yeast from March to April,		5 25
1878.	AUSTIN, JOHNSON, AND CO.		
Jan.	For 1 pair blinds,	1 70	
	1 top,	1 06	
May 22.	9 pairs blinds,	8 55	
		<hr/>	11 31
1878.	G. B. FOGG.		
Jan. 14.	For repairing locks, scissors, etc.,	4 16	
May 16.	repairing locks, scissors, etc.,	8 23	
Oct. 31.	repairing and making keys,	1 47	
		<hr/>	13 86
1878.	ADAMS AND LAMPREY.		
June 20.	For 7 dozen lemons,	1 75	
Dec.	matches, etc.,	90	
		<hr/>	2 65
1878.	MOSES PERLEY.		
May 4.	For 1,480 pounds meadow hay,	5 00	
Oct. 24.	15 days' labor on building wall,	17 25	
	3 barrels apples,	2 85	
		<hr/>	25 10
1878.	UNITED STATES AND CANADA EXPRESS COMPANY.		
June 1.	For express,	1 80	
July 1.	express,	1 15	
Aug. 1.	express,	2 75	
Sept. 1.	express,	1 25	

Oct. 1.	For express,	\$0 25	
30.	express,	1 60	
Nov.	express,	1 90	
Dec.	express,	6 50	
1879.			
Jan.	express,	40	
Feb.	express,	1 50	
Mar.	express,	40	
		<hr/>	\$19 50

1878. OLD SOUTH CLOTHING COMPANY.

June 21.	For 12 pairs pants,	13 50	
	9 dozen coats,	63 00	
Aug. 26.	4 coats,	16 00	
	10 pairs pants,	12 50	
		<hr/>	105 00

1878. CONCORD RAILROAD CORPORATION.

June 26.	For freight in May,	35 45	
July 13.	freight in June,	69	
Aug. 5.	freight in July,	36 32	
Sept. 24.	freight in August,	41 75	
Oct. 21.	freight in September,	36 69	
Nov. 8.	freight in October,	44 61	
Dec. 10.	freight in November,	54 37	
1879.			
Jan. 6.	freight in December,	5 32	
Feb. 5.	freight in January,	47 19	
April 4.	freight in February and March,	83 80	
		<hr/>	386 19

1878. S. C. FORSAITH AND COMPANY.

June 17.	For 2 sticks, 18 feet long,	1 80	
	50 sticks, 5½ feet long,	1 25	
Aug. 12.	250 shingles,	80	
Oct.	450 feet snathing,	8 80	
	3,000 shingles,	6 00	
Dec. 4.	oil cup and 7½ hours' labor on pump,	4 84	
24.	1 piece pipe and labor,	46	
	2½ hours' labor,	94	
1879.			
Jan. 4.	96 feet spruce,	1 34	
	503 feet pine boards,	9 05	
		<hr/>	35 28

1878.

JOHN B. VARICK.

May	14.	For 10 pounds nails and rope,	\$0 75
		1 box clothes-pins,	1 00
	22.	9 sets blind-hinges,	1 98
	28.	1 gallon liq. dryer,	1 25
		1 gallon F. varnish,	1 50
		16 lbs. iron and 1 gross screws,	65
		5 sets blind-hinges,	1 10
June	4.	1 box glass,	3 25
		1 rule and 25 hooks,	1 10
	10.	20 pounds nails,	55
		1 dozen mop handles,	2 50
	11.	1 bit and 1 dozen cards,	1 10
July	2.	2 dozen rake teeth,	36
		1 dozen scrub-brushes,	2 00
		2 W. W. brushes,	1 50
	15.	1-2 box glass and 5 mouse traps,	2 13
		2 1-2 pounds P. green,	1 00
	17.	1 wringer roll,	2 25
	18.	54 pounds lath yarn,	6 48
	29.	7 pounds chain,	63
	31.	Charter Oak plow,	13 75
		1 stone-hammer,	1 50
Aug.	1.	difference in hammers,	85
	9.	2 gallons lard-oil,	1 70
		6 pounds P. green,	1 98
	19.	50 pounds Salem lead,	4 25
	24.	6 pounds P. green,	2 40
Sept.	4.	36 pounds whiting,	1 08
		50 feet fuse,	38
	7.	1 pair brackets,	30
	9.	1 plow point,	80
	12.	1 box glass,	3 50
		12 bolts,	48
	13.	3 heavy B. baskets,	2 04
		1 pk. basket and 10 dozen shoe-knives,	3 83
	20.	6 dozen apple-knives,	3 00
Oct.	4.	1 cask,	2 60
		30 pounds nails and 12 bolts,	1 50
	12.	6 pounds P. hinges,	60
		25 pounds tar rope,	4 25
		25 pounds nails,	1 06
		1 rim lock,	1 25
Nov.	1.	1 dozen Japanned lamp hooks,	30
	9.	100 pounds Salem lead,	8 00

Nov. 9.	For 12 packages tacks and 12 lights glass,	\$1 08
Dec. 4.	1-2 gallon varnish,	2 00
	1 quire sand-paper,	25
	1 pound black in oil,	25
18.	2 cup-locks and 1 box glass,	3 46
24.	12 pairs skates,	5 04
	1 corn-popper,	88
1879.		
Jan. 21.	1 pair shears,	1 00
	2 knives,	1 20
28.	1 box glass,	3 25
Feb. 6.	1 pound nails,	14
	4 gallons N. F. oil,	4 60
	2 gross blind screws,	56
	1 light glass,	15
Mar. 27.	3 pounds coach black in oil,	75
April 8.	2 qts. dryer and 3 lbs. vermilion,	1 41
	11 papers seed,	83
10.	3 pounds vermilion,	78
12.	50 pounds S. lead,	4 00
	1 gallon O. shellac,	3 25
	1 gallon spirits,	45
	3 pounds vermilion,	78
23.	1 gallon spirits,	45
	1 gallon dryer,	1 25
		<hr/>
		\$132 29

1878.

SAMUEL POOR.

May 1.	For 5 bags meal and 88 pounds shorts,	12 45
2.	11 bags meal,	12 65
	250 pounds shorts,	2 75
10.	716 pounds oats,	10 29
15.	1 bag meal,	1 40
	meal and shorts,	6 41
25.	9 bags meal,	9 95
28.	corn,	4 40
	oats,	8 55
June 8.	10 bags meal,	11 00
July 23.	105 pounds oats,	1 40
Aug. 8.	2 bags meal,	2 10
21.	18 pounds rye meal,	36
26.	3 bags corn and 6 bags meal,	8 96
	2 bags corn,	2 44

Sept. 11.	For 4 bags meal,	\$4 48	
	421 pounds shorts,	3 58	
24.	4 bags meal and 2 bags corn,	6 72	
28.	303 pounds shorts,	2 73	
Oct. 3.	10 bags meal,	11 00	
15.	4 bags meal,	4 40	
Nov. 6.	9 bags meal and corn,	9 90	
	153 pounds shorts,	1 30	
14.	6 bags meal,	7 40	
	160 pounds shorts,	1 44	
20.	meal and shorts,	17 80	
Dec.	meal,	1 90	
1879.			
Jan.	meal and shorts,	7 92	
Feb.	meal and shorts,	2 85	
Mar.	meal and shorts,	2 80	
April.	meal,	1 75	
			<hr/> \$183 08

1878. JOSEPH REMONS.

July 31. For 15 pairs shoes, 26 25

1878. C. E. BALCH, M. N. BANK.

July 20. For U. S. bonds, 4,190 00

1878. DANIELS AND MERRILL.

May 2.	For 1 pound mall,	12	
6.	2 horse-combs,	40	
10.	1 Dow harrow,	30 00	
15.	1 box glass,	3 87	
	1 paper glass points and 10 pounds nails,	72	
16.	2 hoes,	2 50	
	1 E. O. land-side,	45	
18.	1 whip,	1 25	
21.	4 quarts seed beans,	55	
	6 red crayons,	30	
22.	2 quarts early pease,	20	
	2 quarts Missouri pease,	25	
	526 pounds phosphate,	12 49	
	228 pounds bone,	4 56	
23.	1,035 pounds phosphate,	24 58	
	3 dozen lbs. cabbage seeds,	65	
	1 peck Strafford corn,	75	
	1-2 pound Hubbard squash seeds,	62	
24.	1-2 dozen N. S. scythes,	5 00	

May 24.	For 1 quart beans,	\$0 30
25.	1 bag seed corn,	5 00
27.	2 quarts B. E. M. pease,	20
	$\frac{1}{4}$ pound beet-seed and $\frac{1}{4}$ pound wire,	33
	2 oilers,	37
	2 punchers,	35
29.	8 pounds arsenic green,	1 60
	1 $\frac{1}{2}$ quires sand-paper,	38
	1 polishing-iron,	75
	1 marking-brush and clevis,	83
	1 whip-stock and lash,	35
June 4.	60 C. C. bolts,	1 44
11.	5 whetstones,	50
	6 rifles,	48
12.	3 quarts R. E. beans,	45
	95 pounds grindstone,	1 90
	1 grindstone fixture,	1 25
13.	1 bag seed-corn,	5 00
15.	2 dozen C. C. bolts,	1 53
	Pitman head with ball,	2 00
	1 bar holder,	1 75
	1 lever spring and 1 finger,	80
July 5.	1 Sprague knife,	3 75
6.	2 Sprague guard fingers,	1 00
	1-2 bushel Hungarian,	75
23.	14 pounds lead pipe,	84
Aug. 3.	1 plow-point,	55
16.	1 1-2 pounds M. wire,	26
17.	13 1-2 pounds zinc,	95
	1 pound marine blue,	28
22.	1 crank shaft,	2 25
27.	1 rim lock,	25
28.	1 bushel H. G. seed,	1 75
30.	2 lights door-glass,	64
	2 bushels H. G. seed,	3 50
	20 pounds clover,	2 00
Sept. 9.	1 paint-brush,	1 50
10.	17 3-8 pounds packing,	6 95
11.	2 razors,	1 00
13.	5 pounds lead,	30
	2 pairs butts,	10
16.	1 square foot ground glass,	20
	8 pounds hinges,	80
	1 apple-parer,	90
18.	5 guard fingers,	2 50

Sept. 18.	For 1-2 dozen bolts,	\$0 48
	5 pounds emery,	50
20.	copper rivets,	10
	1 frame wood-saw,	1 25
26.	2 ox-goads,	40
Oct. 14.	1 lock and punch-tube,	45
16.	13 1-2 pounds zinc,	1 08
	10 1-2 pounds hinges,	84
17.	1 $\frac{7}{8}$ pounds screws,	34
19.	carriage-bolts and hinges,	1 00
23.	rivets and wire,	87
	2 pairs pliers,	90
	4 gross screws,	86
29.	1 E. point,	75
	3 whip-stocks and lashes,	80
30.	1-2 dozen hinges,	30
Nov. 5.	3 pounds black,	75
	20 pounds nails and 3 awls,	73
11.	18 pounds tarred marline,	3 00
	hinges, screws, hasps, and staples,	95
14.	standard for plow,	2 00
	shoe for plow and tie-chains,	1 20
21.	glass, locks, and staples,	89
29.	hinges, screws, and glass,	1 31
Dec. 7.	12 lights glass,	90
	goad-stick and bolts,	35
24.	shellac and heel-plates,	70
	screws and 2 hammers,	1 78
1879.		
Jan. 2.	screws, skates, and straps,	2 61
	bolts and screws,	1 62
15.	bolts and washers,	60
	1 bracket-saw,	1 00
	10 1-2 feet walnut,	89
	glass and glass points,	1 44
	2 gallons oil and saw-horses,	2 00
Feb. 13.	1 whip,	2 00
	nails and stake-irons,	1 80
Mar. 1.	7 dozen C. bolts,	1 95
6.	2 whitewash brushes,	1 75
7.	3 axes,	2 25
	143 pounds barb fencing,	20 74
8.	galvanized staples and sleigh-bells,	1 25
	screws, hinges, and shellac,	3 48
10.	sand-paper and fence staples,	1 00

Mar. 11.	For 1 stretcher,	\$3 00	
12.	fence staples and copper wire,	1 70	
	3 brushes,	1 50	
14.	1-2 gallon dryer and sash cord,	1 37	
	1 cask plaster,	3 00	
15.	3 quarts pease and 2 oilers,	1 15	
18.	nails and blind trimmings,	1 36	
21.	2 pounds staples and glass points,	32	
	1 gallon spirits turpentine and sash tool,	65	
24.	putty and tacks,	1 35	
25.	1 brush,	1 12	
	bolts, screws, etc.	1 64	
	brushes, whiting, etc.,	2 25	
		<hr/>	\$242 11

1878. TEMPLE AND FARRINGTON.

June 25.	For 450 paper-wrappers,	1 13	
	1 quire post-office paper,	45	
Nov. 11.	2 picture frames,	5 50	
Dec. 20.	game and book,	2 50	
23.	1 St Nicholas,	3 00	
25.	game and 1000 bill-heads,	3 75	
	960 half-sheets letter paper,	4 00	
30.	1000 printed envelopes,	3 00	
1879.			
Jan. 24.	2 gross pens and tags,	2 65	
Feb. 3.	1 quire post-office paper,	50	
Mar. 11.	28 rolls paper,	11 20	
	63 yards border,	5 04	
13.	15 " "	45	
April 9.	2 quires paper,	70	
		<hr/>	43 87

1878. THOMAS R. HUBBARD.

May 3.	For 1-4 gross matches,	55	
	cabbage plants,	90	
18.	yeast and basket flowers,	1 31	
20.	12 pounds soda,	1 08	
	4 quarts sweet corn,	50	
23.	1 jar,	1 00	
24.	salt and berries,	2 56	
June 10.	24 pounds O. cheese,	3 84	
19.	raisins and soda,	2 70	
26.	1 bushel R. salt,	60	

July 9.	For 1 barrel sugar,	\$21 80	
	1 bottle lemon,	50	
11.	1 barrel Y. C. sugar,	28 17	
17.	31 pounds cheese,	3 41	
18.	2 pounds chocolate,	84	
	5 pounds J. coffee,	1 65	
20.	2 gallons vinegar,	60	
	jug, soda, and yeast,	75	
		<hr/>	\$72 76

1878.

W. HILL.

July 22.	For shoeing horse,	6 68	
Oct. 26.	“ “	8 80	
1879.			
Jan. 30.	“ “	10 90	
Feb.	“ “	2 35	
March.	“ “	3 20	
April.	“ “	1 40	
		<hr/>	33 33

1878.

WILSON, MOOAR, AND CO.

April 1.	For papers from date to July,	7 35	
	shears and book,	1 20	
11.	½ dozen bats,	1 00	
16.	13 books,	11 00	
19.	papers and bats,	1 41	
June 4.	primers, pencils, etc.,	3 39	
12.	150 writing-books,	9 37	
July 8.	books and bats,	1 77	
23.	10 bats,	4 16	
Nov. 8.	papers and magazines,	8 10	
1879.			
Jan. 31.	Boston Journal,	2 25	
	Harper,	2 20	
	Leslie's Monthly and Detroit		
	Press,	1 40	
	books, stationery, and ink,	25 37	
	Daily Mirror,	1 50	
April 23.	Boston Journal,	2 25	
	M. Union,	1 50	
	Harper,	2 20	
	Leslie and Detroit Press,	1 40	
		<hr/>	

88 82

1878.	LEWIS K. MEAD.		
Jan.	For cough balsam, chloride lime, etc.,	\$3 05	
Feb.	cough balsam, pills, and hops,	5 36	
March.	camphor, sponges, and benzine,	1 12	
May.	iodine and rhubarb,	1 80	
		<hr/>	\$11 33
1878.	M. S. MOP-WRINGER CO.		
Oct. 28.	For 1 dozen mops and wringers,		6 00
1877.	D. A. KIMBALL.		
Oct.	For filing saws and labor,	1 15	
Dec.	filing saws,	60	
1878.			
Mar. 28.	repairing roof,	1 50	
		<hr/>	3 25
1878.	J. A. AND A. W. SANBORN.		
Sept. 23.	For repairing wheels on phaeton,	1 75	
	head block,	2 25	
	bolts and tires,	3 60	
	setting tire, axle, and spring,	3 75	
Oct. 1.	painting and varnishing carryall,	13 00	
	“ “ “ phaeton,	12 00	
	repairing curtain and dasher,	1 75	
	lining in carryall,	4 50	
	enameling carryall,	1 50	
	lining in phaeton and spindle,	3 25	
Nov. 29.	spokes and rim,	1 50	
	setting tire,	75	
1879.			
Feb. 6.	2 whiffletrees and $\frac{1}{3}$ rim,	3 75	
	setting tire and repairing whif-		
	fletree irons,	1 50	
28.	blackening rim and painting bar,	35	
	shifting rigging on sleigh,	5 00	
Mar. 7.	repairing sleigh body,	75	
	chisel and setting tire,	1 25	
		<hr/>	
		62 20	
	Discount,	1 26	
		<hr/>	60 94

1878.	J. F. WOODBURY AND CO.		
May.	For shoeing horse,	\$3 25	
June.	“ “	2 15	
July.	“ “	2 75	
Aug.	“ “	2 00	
Nov.	“ “	1 00	
Dec.	“ “	3 90	
1879.			
April.	“ “	2 25	
		<hr/>	\$17 30
1878.	CHARLES BROWN.		
Aug. 6.	For 42 gallons vinegar,		8 40
1878.	G. E. WHEELER.		
Aug. 5.	For 1 yoke oxen,		149 00
1878.	BOSTON BRANCH STORE.		
Aug. 16.	For salmon, beef, peaches, and cheese,		2 10
1878.	H. L. FAUCHER.		
July 19.	For 10 pounds steak,		1 50
1878.	CLARK, ANDREWS, AND CO.		
July.	For shoeing horse,		4 43
1878.	J. M. BERRY.		
Aug. 29.	For canned meats,		1 49
1878.	SEARS AND CO.		
Aug. 26.	For 249 pounds P. R. sugar,	19 92	
	108 gallons molasses,	36 18	
	salt,	1 30	
	40 pounds Java coffee,	13 20	
	50 pounds Oolong tea,	15 00	
	1 box C. and F. mustard,	2 40	
	1 box soap,	6 55	
	carting and barrel,	1 40	
Oct. 17.	48½ gallons oil,	5 09	
	barrel,	1 50	
	254 pounds sugar,	18 42	
	25 pounds alum,	1 00	
	2 hogsheads molasses,	73 10	
	1 box raisins,	1 90	

Oct. 17.	For 50 pounds rice,	\$3 50	
	1 keg soda,	5 32	
	carting,	1 00	
		<hr/>	\$206 78
1878.	JOHNSON BROS.		
Sept. 4.	For 100 yards cotton,	7 00	
	2 dozen thread,	1 20	
Oct. 29.	130 $\frac{1}{2}$ yards shirting,	10 44	
		<hr/>	18 64
1878.	PORTER BROS.		
Aug. 26.	For buttons and buckles,		4 60
1878.	GOSS, DOE, AND CHAPIN.		
Aug. 26.	For 1 cheese,		5 18
1878.	JAMES THOMPSON.		
Sept. 20.	For 107 $\frac{3}{8}$ cords wood,		255 00
1878.	GEORGE W. EASTMAN, AGENT.		
Oct. 19.	For insurance on buildings,		150 00
1878.	GILMAN WOODBURY.		
Oct. 16.	For 2 barrels apples,	1 60	
Nov. 1.	10 barrels apples,	8 00	
		<hr/>	9 60
1878.	UNION OIL COMPANY.		
Sept. 2.	For 1 barrel soap stock,		9 76
1878.	GEORGE H. TANSWELL.		
Aug.	For 31 yards print,	1 94	
	buttons and gloves,	28	
	243 yards shirting,	25 54	
	1 dozen thread and buttons,	1 20	
		<hr/>	28 96
1878.	JOHN B. CLARKE.		
Oct. 5.	For printing,	1 50	
June 4.	advertising,	1 50	
Dec. 7.	advertising,	4 00	
		<hr/>	7 00
1878.	N. PRESTON.		
Sept. 10.	For 6 cords hard pine wood,		19 50

1878.	N. BARNARD.		
Sept. 5.	For gallons vinegar,	\$1 20	
1879.			
Jan. 22.	20 barrels apples,	18 60	
		<hr/>	\$19 80
1878.	D. B. VARNEY.		
Sept. 18.	For 2 copper covers,	10 45	
	Received for 15 pounds copper,	2 10	
		<hr/>	8 35
1878.	C. P. CLEMENT.		
Sept. 19.	For fruit and eggs,		4 88
1878.	FRANK FITTS.		
Oct. 22.	For thread,	1 50	
1879.			
Jan. 23.	1 dozen vests,	1 80	
		<hr/>	3 30
1878.	JOHN Q. PERLEY.		
Oct. 1.	For 4 barrels apples,	1 00	
Nov. 26.	121 pounds turkey,	19 36	
	9 pounds chicken,	1 17	
	6 barrels apples,	5 40	
		<hr/>	28 93
1878.	B. F. MARSH.		
Aug. 29.	For lambs and butchering,	4 75	
Oct.	8 cords wood,	31 00	
1879.			
Jan. 1.	8½ cords wood,	32 94	
	3¼ cords wood,	12 59	
	1½ cords wood,	5 81	
		<hr/>	87 09
1878.	CHARLES C. AVERY.		
Sept. 18.	For 40 gallons vinegar,		6 67
1878.	WHITCHER AND STRATTON.		
Sept. 25.	For 50 barrels flour,		275 00
1878.	J. D. SANBORN.		
Sept. 27.	For 1 yoke oxen,		160 00

1878.

BENT AND BUSH.

Oct.	8.	For 5 dozen army caps,	\$52 50
		Discount,	7 50

 \$45 00

1878.

HIGGINS BROTHERS.

Oct.	4.	For 3 $\frac{7}{8}$ cords manure,	19 38
May	13.	4 dozen wicks,	28
		ewers, basins, etc.,	3 75
	16.	27 $\frac{1}{2}$ yards straw matting,	6 88
	20.	tacks and illuminators,	75
June	20.	repairing tank,	25
	26.	use of crockery and cutlery,	1 50
		plates, knives, and cups,	1 92
		3 glass sauce boats,	1 50
	27.	2 pitchers,	1 50
		2 sets knives and forks,	1 96
		1 basket,	75
July	13.	6 feather dusters,	4 98
	27.	1 bedstead,	5 00
		1 bed and mattress,	6 50
		4 pounds seed,	20
Aug.	3.	2 slop jars,	1 70
	14.	1 dozen B. chimneys,	75
		2 baskets,	1 50
Sept.	9.	1 door mat,	70
	16.	2 platters,	2 75
	19.	1 dozen burners and chimneys,	1 55
		$\frac{1}{2}$ dozen dust pans,	88
		$\frac{1}{2}$ dozen B. burners,	62
Oct.	12.	1 door mat,	1 38
		2 pitchers,	80
		1 dozen knives and forks,	2 00
		1 dozen mugs,	1 50
		2 dozen B. chimneys,	1 70
		3 pitchers and 1 lantern globe,	67
Nov.	2.	27 $\frac{3}{4}$ yards carpeting,	20 82
		1 $\frac{1}{2}$ yards oil cloth,	50
		5 lantern globes,	1 16
	28.	mugs and repairing lamps,	1 20
Dec.	7.	chimneys and wicks,	1 60
	30.	1 chamber set,	32 00
		1 mattress,	4 00
		1 spring bed,	1 50
		1 lantern,	1 25

1879.		
Jan. 20.	For 3 lanterns,	\$3 75
	4 globes,	1 20
23.	½ dozen hand lamps,	1 50
24.	25 yards matting,	17 00
30.	1 spring bed,	1 50
Feb. 3.	carpet and mat,	2 80
Mar. 14.	6 cords 1 foot manure,	30 63
21.	25 yards matting,	17 00
April 4.	1 dozen mugs,	1 00
5.	19 yards cocoa matting, 4-4, 12	92
	36 yards cocoa matting, 6-4,	36 00
		<hr/>
		\$264 93

1878. DR. C. F. BONNEY.

Aug. 2.	For professional attendance on in-	
	mates,	27 00
1879.		
Jan. 24.	professional attendance on in-	
	mates,	37 50
		<hr/>
		64 50

1878. GEORGE V. HECKER AND COMPANY.

Oct. 1.	For 3 barrels griddle,	25 20
	1 barrel B. wheat,	8 96
	1 barrel R. wheat,	8 68
	1 barrel new process,	7 75
		<hr/>
		50 59

1878. D. J. GOSS AND COMPANY.

Aug. 5.	For oil barrel,	1 50
	46 1-2 gallons oil,	5 35
	carting,	25
9.	47 1-2 gallons Ex. W. L. oil,	30 55
	carting,	25
		<hr/>
		37 90

1878. HUTCHINSON, LITTLEFIELD AND COMPANY.

Sept. 20.	For 10 pairs shoes,	12 50
	2 pairs misses' shoes,	2 20
Oct. 9.	shoes,	32 00
		<hr/>
		46 70

1878. R. A. YOUNG.

July 30.	For 1-2 rim and spokes,	1 35
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1878.

THOMAS A. LANE.

May 15.	For fountain jet and bibs,	\$4 15
27.	hose coupling and washers,	1 60
June 11.	bib and 2 valves,	2 45
Sept. 5.	repairing steam gauge,	1 60
	angle valve,	1 20
Oct. 7.	screws for bib, etc.,	72
Dec. 4.	faucet,	75

1879.

Jan. 7.	1 J. valve,	1 00
14.	R. and L. valve and labor,	1 38
20.	check valve,	1 70
	elbow and labor on steam pump,	2 43
Feb. 3.	4 feet hose and valve,	2 98
	labor and screws,	2 30

24 26

Discount,

2 07

\$22 19

1878.

PLUMER AND HOLTON.

Apr. 19.	For 9 hats,	5 00
May 15.	3 shirts,	1 50
June 10.	5 shirts,	2 50
13.	1 pair pants,	1 50
20.	12 boxes collars,	1 20
July 4.	9 vests,	2 25
	1 dozen handkerchiefs,	1 00
6.	12 boxes collars,	60
Sept. 9.	39 boxes collars,	1 95
26.	lot of hats,	6 00
Oct. 5.	72 boxes collars,	3 60
16.	1 dozen drawers and gloves,	3 75
Nov. 4.	5 pairs gloves,	3 12
	7 pairs mitts,	6 13
	1 pair gloves,	88
Dec. 11.	5 dozen socks,	7 80
	5 boxes collars,	25

1879.

Jan. 4.	3 pairs gloves,	1 87
Mar. 1.	24 pairs socks,	3 36

54 26

1878. MANCHESTER ONE-PRICE CLOTHING CO.

Oct. 28.	For hat,	\$1 25	
Nov. 14.	6 coats,	13 50	
	4 boys' suits,	29 00	
Dec. 23.	6 hats,	4 50	
24.	6 sacks,	18 50	
	6 pairs pants,	6 00	
26.	20 shirts and drawers,	7 40	
	1 pair gloves,	75	
1879.			
Jan. 2.	1 reefer,	2 50	
11.	10 shirts and drawers,	3 70	
21.	168 shirts and drawers,	25 20	
28.	1 cardigan jacket,	1 00	
Mar. 26.	1 pair pants,	1 00	
April 4.	1 coat,	3 00	
		<hr/>	\$117 30

1878. A. WENTWORTH, ROBERTS, AND CO.

Oct. 19.	For marble shelf,	2 10
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1878. HEAD AND DOWST.

Oct. 5.	For 34 feet lumber,	48	
	366 feet studding,	4 52	
	92 feet maple plank,	3 22	
7.	810 feet hemlock boards,	9 72	
		<hr/>	17 94

1878. GEORGE E. FLANDERS.

Aug. 16.	For halibut,	75	
Sept. 2.	fish, oysters, and crackers,	3 58	
Oct.	fish, oysters, and potatoes,	4 77	
		<hr/>	9 10

1878. R. M. MILLER.

Feb. 11.	For 27 pounds turkey,	4 86
Mar. 15.	oysters and crackers,	45
23.	oysters and crackers,	96
May 2.	crackers and beef,	2 84
24.	8¼ pounds halibut,	99
June 14.	11 pounds veal,	1 38
15.	6 pounds salmon,	1 20
	crackers,	48
20.	45 pounds fish,	2 00
29.	14 pounds steak,	2 34

July 20.	For blueberries,	\$0 50
22.	32 1-2 pounds ham,	3 74
24.	3 dozen eggs,	51
Aug. 28.	13¾ pounds halibut,	1 52
Sept. 14.	3 quarts oysters,	1 20
16.	5¾ pounds chicken,	1 15
		<hr/>
		\$26 12

1878. EAGER AND RAND.

Aug. 12.	For salt,	1 00
Sept. 4.	salt and soda,	2 52
12.	1 barrel sugar,	32 40
21.	crackers,	2 40
	soda and sweet potatoes,	2 17
Nov. 9.	2 bags R. salt,	1 20
Dec. 23.	11 dozen oranges,	2 20
	6 candles,	36
		<hr/>
1879.		
Jan. 14.	10 pounds Japanese tea,	5 00
25.	¼ gross matches,	55
30.	1 bushel salt and bag,	60
Feb. 3.	1 barrel granulated sugar,	20 71
21.	2 bushels salt,	1 20
25.	1 dozen mustard,	1 50
April 2.	1 bushel rock salt,	60
	1 barrel granulated sugar,	20 34
		<hr/>
		94 75

1878. W. H. VICKERY.

Oct. 31.	For 5 pounds powder,	1 25
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1878. SMITH AND ROWELL.

Oct. 28.	For plants and grape-vines,	6 00
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1878. JOHN M. CHANDLER AND CO.

May 2.	For 2 pounds grafting-wax,	70
June 8.	8 boxes tomato-plants,	1 70
10.	5 gallons lard oil,	5 00
July 22.	10 pounds chloride lime,	1 00
23.	lemons and copperas,	90
Aug. 6.	1 barrel copperas,	6 77
	2 whip-stocks,	25
10.	6 pounds rosin,	24
	3 dozen buttons,	09
16.	1 bottle extract lemon,	95
	5 pounds pulverized sugar,	55

Aug. 16.	For 6 E. casks,	\$9 00	
Nov. 8.	4 gallons sperm oil,	6 00	
	1 whip-stock,	17	
Dec. 18.	2 yards strainer,	70	
	6 balls wicking,	36	
	1 pair gloves,	60	
		<hr/>	
		34 98	
Nov. 8.	Received for 4 empty casks,	4 50	
		<hr/>	\$30 48
1879.			
Feb. 1.	For 3 baskets,	1 12	
	4 dozen eggs,	1 00	
		<hr/>	2 12

1878. GEORGE W. THAYER AND SON.

May 10.	For 3 pairs shoes,	3 75	
13.	2 pairs shoes,	2 50	
25.	1 pair laced boots,	1 00	
Oct. 30.	3 pairs rubber boots,	7 50	
	strings,	85	
		<hr/>	15 60

1878. PIKE AND HEALD.

June 8.	For repairing stone wash tank,	4 87	
	stew-pan and basins,	1 49	
	strainer and ladle,	52	
14.	repairs on roof,	5 15	
July 16.	repairing pail and strainer,	66	
Aug. 3.	1-2 dozen scrub-brushes,	1 50	
	repairing water-pipe and niples,	1 68	
	wash-bowl and pan,	57	
15.	1-2 dozen scrub-brushes,	1 50	
Sept. 24.	lantern globe and repairing ram,	88	
Oct. 1.	milk-can and measure,	1 20	
3.	valve,	4 15	
	register and head,	3 15	
	45 pounds pipe,	3 60	
	35 spittoons and 7 pounds zinc,		
	and labor,	7 88	
Nov. 23.	solder,	20	
	1 1-2 stop and waste,	75	
	labor and lead-pipe,	73	

Nov. 23.	For copper strainer and sieve,	\$o 68	
	1 1-2 inch hose bib,	75	
1879.			
April 18.	1 sieve,	33	
		<hr/>	\$42 24
1878.	F. C. DOW.		

April 1.	For 2 pairs C boots,	4 00	
15.	5 pairs Union boots,	6 25	
	11 pairs Union boots,	12 55	
	6 pairs Congress boots,	7 50	
	1 pair Union boots,	1 00	
May 15.	3 pairs B. shoes,	4 50	
Sept. 4.	boots, shoes, etc.,	53 25	
14.	boots, shoes, etc.,	4 92	
Nov. 9.	rubber boots,	2 50	
		<hr/>	96 47

1878. J. STICKNEY.

May 2.	For cement and awls,	1 60	
June 4.	brushes, nails, and blackball,	1 60	
26.	2 pairs lasts,	1 00	
Aug. 5.	shoe-buckles and wax,	42	
20.	1 dozen W. C. knives,	1 50	
Sept. 7.	leather,	1 35	
13.	nails, lasts, and pegs,	1 06	
	W. E. dressing,	1 25	
	cutter and awl,	62	
	2 knives and pegs,	52	
	oil and whetstone,	50	
	sweet oil,	40	
	51 3-4 pounds sole leather,	10 35	
Oct. 3.	27 1-2 feet kip,	5 50	
	shoe pegs, rasps, and washers,	1 18	
Nov. 6.	2 sides sole leather,	10 00	
	lasts, awls, and calf-skin,	1 77	
	21 1-2 pounds oak splits,	6 45	
26.	nails, lasts, and awls,	2 11	
29.	punchers and nippers,	95	
	tacks,	84	
	100 shoe strings and punch,	1 60	
Dec. 7.	27 pounds sole leather,	6 48	
	lasts and iron stand,	3 40	
	2 pairs gloves and mittens,	3 00	
	6 surcingles,	6 00	
10.	rasps, nails, and lasts,	1 57	

Dec. 16.	For 16 pounds sole leather,	\$3 52	
	nails and tacks,	1 35	
1879.			
Jan.	awls, cement, and leather,	9 53	
Feb.	tacks, shoe strings, etc.,	7 22	
March.	leather,	14 37	
April.	nails, etc.,	7 2	
	nails, gloves, and handles,	2 23	
		<hr/>	\$111 96
1878.	H. E. RYDER.		
Oct. 31.	For 21 days' labor,	21 00	
Dec. 16.	4 1-2 days' labor,	4 50	
		<hr/>	
		25 50	
Oct 31.	By team, 1 day,	2 00	
		<hr/>	32 50
1878.	J. O. CLARK.		
May.	For 1,137 pounds beef,	94 21	
Jan.	668 pounds beef,	42 02	
	dressing hogs,	3 00	
July.	1,275 pounds beef,	96 33	
Sept.	65 pounds veal,	5 20	
Oct.	144 pounds beef,	7 92	
Nov. 4.	854 pounds beef,	5 78	
	hearts, livers, and tongues,	2 00	
15.	veal, and dressing cow,	2 38	
Dec. 12.	dressing hog and pigs,	6 00	
1879.			
Jan. 23.	dressing hog,	1 50	
20.	108 pounds beef,	4 86	
Feb. 3.	dressing hog and cow,	3 00	
Mar. 12.	dressing hog,	1 50	
April 2.	157 pounds beef,	8 63	
7.	dressing hog,	1 50	
15.	204 pounds beef,	12 24	
21.	295 pounds beef,	24 34	
25.	153 pounds beef,	16 06	
		<hr/>	
		392 47	
1878.			
Nov. 15.	By 1 veal calf,	9 76	
	1 calf,	15 00	
25.	93 pounds hides,	6 04	
	34 pounds tallow,	1 53	
	head, feet, and tripe,	60	
		<hr/>	32 93
		<hr/>	359 54

1878.

FRANCIS ROY.

Oct. 31.	For 37 days' work, shoemaking,	\$37 00
	14 days' work, haying,	21 00
Nov.	38 1-2 days' work,	38 50
Apr. 30.	2 weeks' labor,	10 00

 \$106 50

1878.

A. F. PERRY.

	For drugs and medicine from August,	
	1875, to November, 1878,	22 15
Nov.	drugs and medicine,	1 75
Dec.	shellac,	15
1879.		
March.	For drugs and medicine,	6 76
April.		2 42

 33 23

1878.

J. C. RAY.

Oct. 12.	For 2,477 pounds beef,	187 09
22.	544 pounds beef,	38 08
Nov. 4.	869 pounds beef,	60 83
Dec. 28.	770 pounds beef,	53 90
	7½ bushels potatoes,	6 37

1879.

Feb. 3.	480 pounds beef,	31 20
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 377 47

1878.

HENRY C. JONES.

May.	For 70 pounds butter,	16 10
Aug.	11½ bushels early apples,	5 37
Sept.	68½ barrels apples and barrels,	68 50
	12 gallons cider,	5 00
	44 gallons sweet cider,	2 50
	3 gallons boiled cider,	1 50

 98 97

1878.

J. A. AND J. J. DUNN.

Oct.	For freight on chair seats,	57 14
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1878.

T. W. McQUESTEN.

Nov.	For 116 feet cement pipe,	19 72
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1878.

WEARE WOOLEN MILLS.

Nov.	For 306 yards cloth,	153 12
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1878.	BOSTON ELASTIC FABRIC CO.		
Nov.	For 100 yards elastic web,		\$8 50
1878.	PARKER AND LADD.		
Nov.	For 1 mason,	2 75	
	mortar, teaming, and drilling,	1 25	
		<hr/>	4 00
1878.	SEWALL, DAY, AND CO.		
Nov. 12.	For 1 coil fine spun yarn,	9 03	
	½ coil manilla,	2 99	
		<hr/>	12 02
1878.	Y. M. C. ASSOCIATION.		
Nov. 16.	For religious services,		50 00
1878.	BOYD AND FLING.		
Nov. 16.	For clipping two horses,		5 00
1878.	G. W. WILKINS.		
Nov. 6.	For beef and chickens,	4 16	
Dec. 24.	14½ pounds turkey,	2 61	
28.	oysters and crackers,	1 20	
1879.			
Jan. 4.	29½ pounds turkey,	4 43	
	oysters,	45	
Feb. 1.	26½ pounds turkey,	4 24	
	6 pounds chicken,	90	
	cranberries,	80	
5.	23 1-2 pounds beef,	3 76	
14.	3 quarts oysters,	90	
	crackers and apples,	2 30	
	1 barrel sweet potatoes,	3 75	
		<hr/>	29 50
1878.	BOWEN, PHIPPS, AND CO.		
Nov. 14.	For 8 dozen boys' bows,		6 00
1878.	SAMUEL BURNHAM.		
Nov. 26.	For 47¾ pounds turkey,	8 00	
1879.			
Feb. 3.	5 barrels apples,	3 75	
24.	5 barrels apples,	4 25	
		<hr/>	16 00

1878.	BURT AND HARRIS.		
Oct. 17.	For 220 pounds butter,		\$26 40
1878.	M. C. CLARK.		
Oct. 15.	For shoeing horse,		83
1878.	J. P. MARCHINGTON AND CO.		
Nov. 30.	For 1 gross combs,		4 00
1878.	JAMES R. HILL AND CO.		
Dec. 2.	For 1 rubber m'td single harness,	43 00	
	halter and hitch rein,	2 00	
		<hr/>	45 00
1878.	C. E. HATCH.		
Dec. 16.	For services on farm 2 months,		40 00
1878.	J. A. CLINE AND CO.		
Dec. 15.	For 1 copy map of New Hampshire,		6 00
1878.	C. H. MARTIN AND COMPANY.		
Dec. 2.	For 1 gallon alcohol,	2 25	
	1-2 gallon castor oil and jug,	90	
	8 gallons tincture rhubarb,	2 00	
	1 pound camphor gum,	35	
	gum arabic,	30	
	1-2 dozen Mace's cough mixture,	1 35	
	2 dozen extract Jamaica ginger,	1 00	
	2 rolls salve,	30	
	1-2 dozen tooth-brushes,	42	
27.	7 pounds flaxseed,	49	
1879.			
Jan. 20.	49 gallons R. oil,	30 87	
	1 gallon oil dryer,	1 15	
	3 gallons B. oil,	2 04	
	50 pounds M. green,	8 50	
	100 pounds S. lead,	6 75	
	1 five-gallon can.	50	
	1 one-gallon can,	25	
Mar. 1.	200 pounds Salem lead,	15 20	
		<hr/>	74 62
1878.	JOHN BRUGGER AND COMPANY.		
July.	For socks,		7 22

1878.	H. WILLEY.		
Nov. 18.	For 1 horse-load,	\$0 25	
	3 ox-loads,	1 50	
19.	2 ox-loads,	1 00	
21.	2 ox-loads,	1 00	
30.	1 horse-load,	50	
		<hr/>	\$4 25
1878.	J. M. AND D. A. PARKER.		
June 27.	For 3,105 pounds rye straw,	23 29	
	810 feet 2-inch oak plank,	16 20	
	1,200 feet 2-inch chestnut plank,	24 00	
Dec. 12.	15 1-2 cords wood,	65 87	
	16 cords wood,	68 00	
1879.			
Feb. 4.	40 cords wood,	170 00	
		<hr/>	
		367 36	
Jan.	By 1 pair oxen,	145 00	
		<hr/>	222 36
1878.	M. L. BUTTERFIELD.		
Dec. 11.	For 20 barrels charcoal,		6 00
1878.	D. A. SIMONS.		
Dec. 16.	For 1 bracket,	1 00	
	1 Flemish jug,	1 75	
	1 bouquet,	50	
		<hr/>	3 25
1877.	JOHN D. PATTERSON.		
	For manure and vegetables,		42 70
1878.	J. Q. A. SARGENT.		
Nov. 30.	For elbow and coupling,	75	
	nipple and plug,	40	
	lock nut,	19	
	19 bolts,	95	
	packing,	1 50	
	1½ days' labor,	4 50	
	6 hours' labor,	1 80	
1879.			
Jan. 1.	2 radiators,	14 00	
	4 valves, etc.,	7 00	
	labor, etc.,	8 82	
8.	12 square feet felting,	1 44	
		<hr/>	41 35

1878.	BERRY, BROWN, AND COMPANY.		
Dec. 20.	For merchandise,		\$1 75
1878.	E. G. HAYNES.		
Dec. 11.	For 24 feet Akron pipe,		4 80
1878.	P. B. PUTNEY.		
Dec. 24.	For 20 pounds confectionery,		4 00
1877.	W. G. EVERETT.		
	For use of boar,		2 00
1878.	M. V. B. KINNE AND COMPANY.		
Dec. 30.	For 1 set traverse sleds,		20 00
1878.	WILLIAM TWISS.		
Dec. 30.	For 3 barrels apples,	2 75	
1879.			
Jan. 7.	3½ barrels apples,	2 75	
		<hr/>	5 50
1878.	J. TRUESDALE AND SON.		
Dec. 2.	For 5 blankets,		10 75
1879.	DR. L. B. HOW.		
Jan. 6.	For professional attendance on inmates,		8 50
1879.	JORDAN, JEWETT, AND COMPANY.		
Jan. 9.	For 9 pieces cassimere, 314 yds.,		125 90
1878.	BARTON AND COMPANY.		
Aug. 12.	For 2 pieces cotton,		6 23
1878.	J. J. ABBOTT.		
April 15.	For 1 pound M. green,	20	
	4 pounds paint, frosting,	75	
		<hr/>	95
1878.	A. M. EASTMAN.		
Nov. 14.	For 1 bag C. T. salt,		1 50

1878.

STEARNS AND FARMER.

July.	For groceries,	\$3 72
Sept. 17.	watermelon,	50
19.	extract lemon,	60
Oct. 19.	1½ pecks rye meal,	55
	1 pound C. sugar,	14
		<hr/>

\$5 51.

1878.

BARR AND CLAPP.

Nov.	For oil,	12 00
Jan.	oil,	11 48
April.	oil,	6 18
		<hr/>

29 66

1879.

WILLIAM WARE AND COMPANY.

Jan. 2.	For writing-books,	11 40
	24 readers,	10 80
		<hr/>

22 20

1878.

PITKIN AND THOMAS.

Dec. 28.	For 6 dress-coats,	15 00
	2 pairs extra B. G. blankets,	8 00
	1 pair blankets,	1 00
	1 luster horse-cover,	3 05
	6 dark blue overcoats,	21 00
	116 fatigue jackets,	150 80
	cooperage and drayage,	1 25
		<hr/>

200 10

1878.

CHARLES BUNTON.

Sept. 11.	For shoeing oxen,	2 00
Oct. 4.	shoeing oxen,	2 00
Nov. 16.	shoeing oxen,	1 37
19.	sharpening and steeling pick,	70
	laying and steeling pick,	80
Dec.	shoeing oxen,	4 00
		<hr/>

10 87

1878.

R. P. EATON AND COMPANY.

Jan. 18.	For N. E. Farmer to June 1, 1880,	5 00
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1878.

A. H. LOWELL.

Dec. 27.	For 6 stands and B. wheels,	10 50
	6 bolts,	24
		<hr/>

10 74

1878.	AMES PLOW COMPANY.		
Dec. 31.	For balance-wheel, with screw for feed-cutter,		\$3 00
1878.	EATON AND WHITTEMORE.		
Dec. 26.	For 5 cords 6¾ feet manure,	34 99	
	fee for measuring,	37	
		<hr/>	35 36
1879.	MARSHALL BROS.		
Jan. 13.	For 65 pounds cheese,	6 17	
Feb. 21.	323 1-2 pounds butter,	44 04	
Mar. 28.	43 pounds butter,	5 80	
		<hr/>	56 01
1879.	J. L. WHIPPLE.		
Jan. 25.	For 5 barrels apples,		4 50
1878.	J. T. BUGBEE.		
Dec.	For 3 barrels apples,	2 70	
Mar.	3 barrels apples,	1 25	
		<hr/>	3 95
1878.	L. H. JOSSELYN AND COMPANY.		
Sept. 18.	For 1 dozen floor-scrubs,		8 50
1878.	A. H. ADAMS AND COMPANY.		
Oct. 19.	For 1 barrel Golden Rio, less dis.,	52 88	
	1 keg Mocha and Java, less dis.,	17 70	
	packages,	50	
		<hr/>	71 08
1879.	NEW HAMPSHIRE AGRICULTURAL SOCIETY.		
Jan. 19.	For lot of straw at auction,		28 00
1879.	D. T. WHIPPLE.		
Jan. 21.	For four barrels apples,		4 00
1878.	A. QUIMBY.		
Oct. 16.	For 8 dozen rubber combs,	2 80	
	1 dozen fine combs,	1 00	
	6 slates,	60	
Nov.	harmonica,	1 00	
	2 foot-balls,	3 50	
	1 base ball,	75	
1879.			
Jan. 8.	8 dozen combs,	2 88	
		<hr/>	12 53

1879.

I. S. WHITNEY.

Jan. 27.	For repairing drum,	\$1 50	
Feb. 26.	repairing drum,	1 50	
		<hr/>	\$3 00

1878.

S. WILSON.

Oct.	For apples and butter,		6 25
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1878.

GEORGE E. BARNARD AND COMPANY.

Nov. 1.	For making wedges,	50	
Dec. 20.	repairing speed chains,	60	
1879.			
Jan. 3.	ironing rocker and bolt,	2 50	
	ironing pole and new clevis,	75	
	shoeing big sled,	2 00	
	shoeing two one-horse sleds,	4 00	
	ironing shafts,	2 50	
	ironing staple in bunk,	25	
	ironing rocker and clasps,	1 75	
	mending brace on sleigh,	50	
	mending chain,	60	
	1 sled pole,	3 00	
	1 rocker,	1 50	
	1 pair sled shafts,	3 50	
	1 small rocker,	1 00	
	1 brace on sleigh,	75	
	filing saw,	15	
		<hr/>	25 85

1879.

J. P. FELLOWS.

Jan. 28.	For 2 cords wood,		8 00
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1879.

CARL C. SHEPARD.

For 1½ dozen plates,	1 27	
1 lantern,	1 00	
1 slop-pail,	75	
1 slop-pail,	88	
	<hr/>	3 90

1879.

S. B. HOPE.

Jan. 28.	For 2 days' labor,		2 00
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1874.

ELI McCRILLIS.

Nov. 1879.	For 11 barrels apples,	22 00	
Jan. 30.	44 gallons vinegar,	8 00	
	40 gallons cider,	2 50	
		<hr/>	32 50

1879.	C. L. HOLMES.		
Jan.	For 546 pounds beef,	\$38 22	
Feb.	547 pounds beef,	34 44	
	butchering cow,	2 00	
		<hr/>	\$74 66
1879.	JAMES H. BROWN.		
Jan. 31.	For 10½ days' painting,	18 37	
Mar. 31.	29 days' painting,	48 62	
		<hr/>	66 99
1879.	J. I. WHITEMORE.		
Jan. 29.	For arresting boy,		5 00
1878.	J. RAYMOND.		
Dec. 16.	For 3 pairs shoes,		5 25
1879.	J. B. GATES.		
Feb. 16.	For ½ dozen garget medicine,		3 50
1879.	J. W. MORSE.		
Feb. 4.	For 4 sets knives and forks,	4 00	
	1 twelve-inch steak knife,	1 00	
	½ dozen shoe knives,	75	
	1 dozen scratch awls,	50	
		<hr/>	6 25
1879.	S. H. WOODBURY.		
Feb. 3.	For 9 gallons boiled cider,		4 50
1879.	SETH AUSTIN.		
Feb. 6.	For hulled corn,	1 40	
13.	hulled corn,	3 90	
20.	hulled corn,	1 40	
26.	hulled corn,	2 00	
Mar.	hulled corn,	3 00	
April.	hulled corn,	8 30	
		<hr/>	20 00
1878.	J. W. ATWOOD AND CO.		
Nov. 2.	For oysters and crackers,	1 14	
9.	" " " and pork,	4 98	
23.	" " "	2 41	
Dec. 9.	turkey,	1 14	
18.	oysters and crackers,	2 01	

1878.		
Mar. 5.	For 8½ pounds halibut,	\$1 02
Apr. 10.	4 gallons oysters,	4 00
		<hr/>
		\$16 70

1879.	M. F. WYMAN AND CO.	
Feb.	For fish,	6 36
Mar.	fish,	4 66
April.	fish,	2 25
	fish,	7 14
		<hr/>
		20 41

1879.	SAVILLE, SOMES, AND CO.	
Feb. 11.	For 1 barrel C. sugar,	22 89
	25 pounds Java,	7 00
	1 hhd. molasses,	41 42
	1 chest J. tea,	20 30
	1 chest J. tea,	8 00
	3 barrels med. beans,	19 86
	1 barrel pea beans,	7 21
	1 keg syrup,	6 00
	1 keg syrup,	5 00
	1 barrel C. rice,	16 73
	½ barrel med. pickles,	4 50
	1 box boneless cod,	2 25
	100 pounds pollock,	2 00
	1 barrel salt,	2 30
	3 boxes herring,	75
	1-2 barrel mackerel,	5 32
	50 pounds smoked halibut,	4 50
	1 case V. oranges,	4 25
	2 cheeses,	8 78
	1-2 dozen extracts lemon and vanilla,	5 25
	1-2 dozen castor-oil,	55
	1 gallon rhubarb, jug, and packing,	4 35
	10 pounds sulphur,	40
	1-4 gross S. C. matches,	2 25
	carting and barrel,	1 87
		<hr/>
		203 73

1879.	GEORGE W. NICHOLS.	
Feb. 21.	For 1 dozen machine needles,	50
	1 dozen bobbins,	40
	1-2 dozen spooler rubbers,	10
		<hr/>
		1 00

1879. C. B. HARTSHORN.

Feb. 24. For 6 barrels apples, \$6 00

1879. L. H. GREER.

Jan.	For grinding corn,	5 25	
Feb.	grinding corn,	4 80	
Mar.	grinding corn,	3 45	
	550 pounds ground plaster,	2 75	
		<hr/>	16 25

1879. J. F. CASSIDY.

Feb. For arresting boy, 5 00

1878. WILLIAM C. STINSON.

For pasturing cattle, 6 00

1879. D. EDMANDS.

Mar. 5.	For 1 cow,	27 50	
	84 gallons vinegar,	14 28	
	12 barrels apples,	14 00	
10.	hens and cider,	12 00	
		<hr/>	67 78

1878. JOHN B. IRELAND.

Dec. For brake on wagon, 5 00

1879. L. F. MCKINNEY.

Mar. 13. For 12 windows, 9 00

1879. PARMENTER AND WALKER.

Mar. 7. For 12 gross crayons, 2 16

1879. C. C. CURRIER.

Mar. 15. For tuning organ and piano, 3 50

D. C. WHITTEMORE.

For keeping horse from Decem-
ber, 1878, to February, 1879, 25 00

GIDEON FLANDERS.

For 40 tons ice, 14 75

1879.

A. J. SAWYER.

For 507 feet pine sheathing,	\$11 15
2044 feet birch flooring,	81 76
260 feet rock maple,	5 80
251 feet joist,	3 59
	<hr/>
	\$102 30

1878.

C. A. SMITH.

Oct. 22.	For 12 flower-pots,	1 71
	2 pounds bird-seed,	25
	6 flower-pots,	1 50
	1 flower-pot chain,	20
25.	6 hanging-pots,	1 70
Nov. 7.	1 dozen sauce plates,	90
	1 dozen tea plates,	1 25
	2 bakers,	1 50
	1 duster,	1 75
Dec. 21.	1 dozen B. sun chimneys,	1 00
23.	1 pound bird-seed,	10
1879.		
Jan. 2.	5 dozen B. sun chimneys,	5 00
Feb. 3.	1 h'd teas,	1 50
	2 bread knives,	85
	1 platter,	85
5.	3 dozen knives,	12 00
	2 dozen knives,	2 70
	2 dozen mugs,	3 00
20.	9 pounds bird-seed,	1 10
Mar. 8.	cuttle-fish,	25
1.	brass bird-cage,	2 00
		<hr/>
		41 11

1879.

N. LA ROSE.

April 2.	For filing saws,	40
7.	filing saws,	40
16.	1 day's labor,	2 00
Feb. 17.	filing saw,	20
	1 door,	2 00
	architrave, etc,	2 00
Mar. 27.	laying floor,	20 00
	labor,	3 50
April.	labor,	6 00
		<hr/>
		36 50

1879.

J. BAILEY MOORE.

April 28. For drawing portraits of the late
J. McKay Wilkins and Hon.

Moody Kent, \$20 00
frames, 6 00

\$26 00

1879.

J. H. WIGGIN AND CO.

For flour, 30 00

1879.

E. H. CHADBOURNE AND CO.

Mar. For oysters and crackers, 2 80

LIST OF INCIDENTALS.

May 2.	For sharpening razor,	25
6.	postal cards,	1 00
	extra work,	25
8.	extra work,	15
9.	stamps,	3 00
	salt,	1 00
13.	fruit,	1 60
	expense to Concord with T. Woods,	2 00
15.	extra work,	50
16.	telegram,	50
17.	telegram,	1 05
	dry goods boxes,	50
20.	extra labor, farm boys,	5 00
	extra labor,	50
23.	strawberries,	50
24.	powders,	38
25.	12 tickets for boys to Ball farm	
	for extra work,	3 00
27.	car fare for girl to Fall River,	2 00
28.	discharged boys,	70*
	extra work, girls,	30
	sharpening razor,	25
	fruit,	40
30.	1-4 bushel onions,	1 50
June 2.	stamps,	3 00
3.	extra work,	1 00
5.	fruit,	80
	hat for girl,	1 00
	3 yards gimp,	30

June	5.	For extra work,	\$0 25
		strawberries,	60
	10.	canary seed,	35
		extracting teeth,	50
	12.	repairing cultivator,	35
		machine needles,	65
	14.	strawberries,	1 25
		basket,	75
	17.	fruit,	76
	18.	repairing clock,	1 50
	20.	potatoes,	3 00
		stamps,	3 00
		fruit,	1 00
		crackers,	75
		boys to Barnum's,	5 00
	21.	expense to Boston,	3 80
	23.	telegram,	25
	24.	expense to Lynn and back,	4 50
		Robinson's car-fare from Lynn,	2 00
	25.	stamps,	4 50
		Drought's car-fare and clothes,	1 75
		pork barrel,	1 58
	26.	lasher,	25
	29.	strawberries,	72
		telegram,	33
		buttons, etc.,	43
		telegram,	25
July	1.	Mowe to N. Hampton,	2 00
		postals,	1 00
		hats for boys,	1 80
	3.	extra work, girls,	40
		extra work, boys,	1 85
	4.	boys to base ball and extra work,	5 50
		buttons,	40
	6.	extra work,	2 00
		mowing-machine knife,	4 00
	8.	extra work, girl,	40
		connection rod to mower,	1 50
	10.	expense to Concord,	1 75
		mileage ticket,	12 50
	11.	telegram,	35
	13.	staples,	25
		telegram,	25
	14.	stamps,	3 00
		coats for boys,	6 00
	19.	expense to Franklin,	2 65

July 19.	For Donnolly's car-fare from Frank-	
	lin,	\$1 20
20.	car-fare to Lawrence,	1 25
	car-fare to Nashua,	50
	can,	25
	berries,	36
23.	car-fare for Boyd,	1 65
	12 boxes collars,	36
24.	car-fare to Farmington,	1 75
	slippers,	75
	crackers and fish,	50
	vinegar,	66
	buns,	20
30.	stamps,	5 00
	car-fare to Weare, for Soule,	60
Aug. 1.	telegram,	83
	extra work, boys,	50
	sweet corn,	1 25
2.	extra work, boy,	15
5.	turnip seed,	38
	horse medicine,	1 25
6.	car-fare to Dover, for Brackett,	1 25
7.	umbrella,	2 25
	straps,	40
10.	extra work, boy,	1 38
	extra work, boy,	25
12.	2 bushels apples,	1 60
	9½ bushels apples,	7 12
13.	extra work, farm boys,	2 20
	2 barrels apples,	1 00
	10 quarts blackberries,	70
16.	extra work, boys,	1 10
	telegram,	75
17.	stamps, etc.,	3 25
22.	car-fare for Rowell,	2 00
	hat,	75
23.	apples,	60
26.	extra work,	60
	expense to Boston,	3 00
27.	extra work, boy,	50
29.	apples,	2 80
	extra work, girls,	1 25
	medicine,	65
	fare to Lawrence, on account of	
	boy,	2 25
Sept. 2.	filing saw,	20

Sept. 2.	For telegram,	\$0 50
	repairing drills,	20
4.	machine needles,	50
	sharpening drills,	20
	"The Temperance,"	1 10
10.	extracting tooth,	50
	shoe strings,	2 00
	extra work,	30
	fruit,	1 10
11.	extra work, boy,	75
12.	car-fare to Plymouth, etc.,	3 00
13.	2 brackets,	75
15.	extra work,	30
17.	extra work,	25
	telegram,	25
18.	extra work, boys,	1 16
	sundries for girls,	1 07
	sticking-plaster,	25
	6 water-melons,	1 00
	cashing note,	75
	boys at picnic,	1 00
21.	express,	25
22.	peaches,	50
23.	car-fare for Corson to Rumney,	3 25
	telegram,	49
27.	expense to Warren,	2 25
	cutting hair,	25
	getting oxen,	2 00
28.	expense to Plymouth,	7 00
	expense to Lawrence,	1 55
30.	extra work for boys,	70
Oct. 1.	expense of Cayes,	3 00
	telegram to Middleton,	30
	driving cattle,	1 00
	boys at Goffstown fair,	2 75
2.	boys' fare and entrance to Goffs-	
	town fair,	4 00
	dinner and luncheons,	4 75
	extra work, girls,	2 00
	extra work, boys,	50
4.	fruit,	75
7.	telegram,	82
	expense to Johnsburry for La-	
	course,	19 13
9.	garget medicine,	3 00
	extra work, boy,	1 00

Oct.	10.	For treat for boys at fair,	\$3 50
		stamps,	3 00
	15.	apples,	90
	15.	Lanning,	25
	16.	car-fare to Grafton,	3 00
	18.	expense to Boston,	4 30
		foot-ball,	1 75
	19.	repairing clock,	2 50
	21.	postal cards,	2 00
	22.	filing saw,	20
	23.	use of horse at fair, Mr. Harvey,	2 00
	24.	express,	40
	25.	cord and knobs,	2 24
		matches,	55
		Mr. Merrill, at fair,	1 00
		telegram to Gardner,	50
	26.	stamps,	5 00
		plants,	60
		filing saw,	20
		poultry,	1 66
Nov.	1.	18 dozen buttons,	1 33
		45 thimbles,	30
	6.	cutting hair,	50
		Corson's car-fare to Farmington,	2 25
	8.	Londos' clothes and car-fare,	8 50
		apples,	1 00
		postage stamps,	50
		overcharge on board,	6 00
		work, D. L. Spaulding,	10 00
		cuttle-fish,	20
	12.	expense to Boston,	3 75
		sweet potatoes,	2 00
		suspender buckles,	2 75
		express,	25
	13.	shoeing horse,	50
	14.	repairing clock,	1 50
		Brackett's fare to Dover,	1 20
	19.	pens,	2 00
	20.	stamps,	3 00
	25.	extra work,	45
		city directory,	1 00
		books,	2 00
	27.	Brown's fare to Fitzwilliam,	4 50
		extra work,	70
	28.	extra work,	75
	29.	sundries,	56

Nov. 30.	For repairing razors,	\$0 50
	extra work,	40
Dec. 2.	mileage ticket,	12 50
3.	Brown's car-fare,	2 00
	telegram,	50
	boy's ticket to lecture,	50
7.	cutting hair,	25
	under-flannels,	1 50
9.	extra work,	1 61
14.	expense to Philadelphia,	23 25
	telegram,	27
16.	extra work, girls,	1 00
17.	beeswax,	75
	extra work,	90
19.	New York Herald,	1 00
	expense to Concord,	75
20.	sundries for boys,	2 86
22.	M. Siske's car fare,	50
	extra work, girls,	1 17
	Christmas trees,	75
	boys' car-fare,	3 20
	candy,	1 00
	candles,	70
25.	telegram,	35
26.	stamps,	3 50
27.	expense to Concord,	50
1879.		
Jan. 1.	boys' car-fare,	1 65
	musical instrument,	1 25
3.	sharpening razors,	75
7.	books and maps,	4 00
	replating spoons,	1 90
	extra work,	25
	telegram,	25
10.	expense to Boston,	1 98
	books,	2 00
	telegram,	1 12
18.	stamps,	3 00
	horse-baiting,	50
22.	patterns,	75
	razors,	1 25
	1-2 dozen ax-handles,	2 50
	Picturesque Europe,	5 00
30.	sharpening razor,	25
	writing-desk,	50
	extra work, Whipple, H. L.,	5 00

Feb.	1.	For express, expense to Concord with pris- oner,	\$0 15 2 00
	4.	postage stamps,	6 00
	5.	boys' car-fare,	2 10
	7.	shoeing horse, extra work,	50 50
	8.	Quinn's board, oranges,	1 00 50
	11.	Springfield Republican, assistance in yard,	2 00 2 00
	12.	error on Pike and Heald's bill,	1 27
	15.	postal cards, apples, D.,	1 00 1 25
	21.	sharpening razors,	75
	22.	sharpening razors,	75
	28.	expense to Concord,	50
Mar.	1.	cutting hair, mending harness,	25 35
	5.	shoeing horse,	12
	10.	postage on reports,	18
	11.	machine-needles,	50
	15.	McCarty's car-fare to Nashua,	50
	17.	H. Shaw's car-fare to Dover,	50
	18.	legal services, J. B. Fassett,	2 00
	26.	Lacourse's car-fare,	1 00
	28.	McCarty's car-fare,	25
April	2.	stamps, Cayes's car-fare to Plymouth,	1 20 3 00
	9.	singing-book,	1 00
	14.	postal cards, stamps,	5 00 5 11
	16.	assistance in singing,	5 00
	18.	Lee's car-fare,	50
	19.	postal cards, postal cards and stamps, extra work, boys, Picturesque Europe, extra work, girls,	1 00 2 00 11 00 5 00 1 00

SALARIES AND WAGES.

Paid superintendent and treasurer,	\$1,200 00	
matron,	500 00	
watchman,	312 48	
housekeeper,	214 15	
teacher,	200 00	
teacher and bookkeeper,	146 90	
farmer,	400 00	
farm help,	72 50	
overseer in boys' cook-room,	190 00	
overseer in laundry,	222 81	
overseer in sewing-room,	206 00	
overseer in chair-shop and yard,	456 86	
	<hr/>	\$4,121 70

ACKNOWLEDGMENTS.

We are still under obligation to the officers of the New Hampshire Agricultural Society for their generosity in passing free into their grounds, during the last fair, the inmates and officers of the institution.

We wish to express our thanks to the publishers of the following-named papers for their kindness in sending gratuitously, for the use of our boys and girls, their very acceptable papers. Many otherwise monotonous hours have been made profitable and pleasant by your kindness. *Dover Enquirer*, *Morning Star*, *Cheshire Republican*, *Northern Sentinel*, *New Hampshire Gazette*, *Portsmouth Journal*, *The Union Democrat*, *New Hampshire Patriot and People*, and one hundred copies of the *Day-Spring* and *Granite State Free Press*.

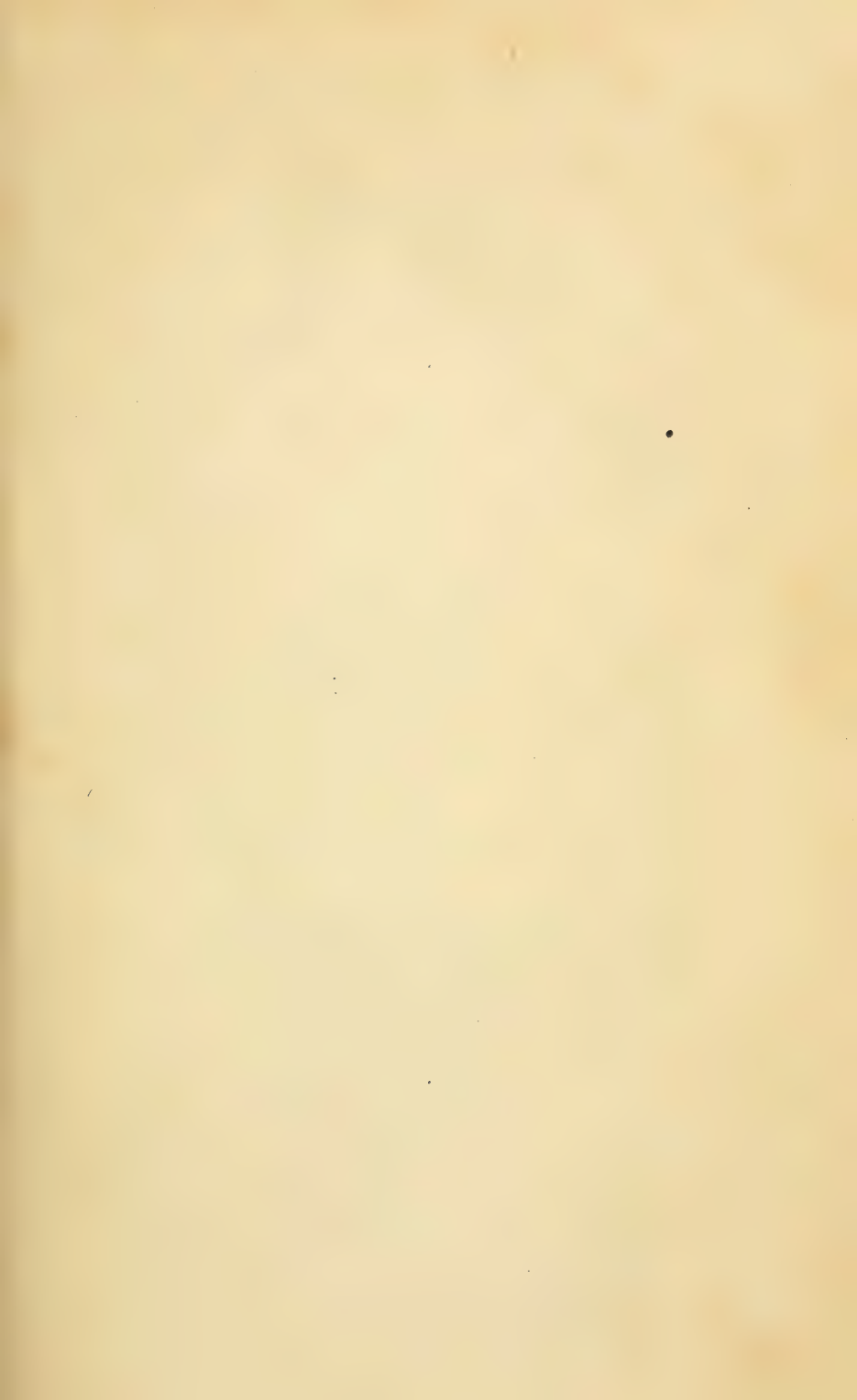
Also to the clergymen of Manchester and the Y. M. C. A., who have manifested so much interest in the spiritual welfare of the school by conducting, a large part of the time, our religious services on the sabbath; and if the fruits of these labors are not manifest in the present, we trust and hope the result of their counsel may be seen in the upright lives of those that receive their teaching.

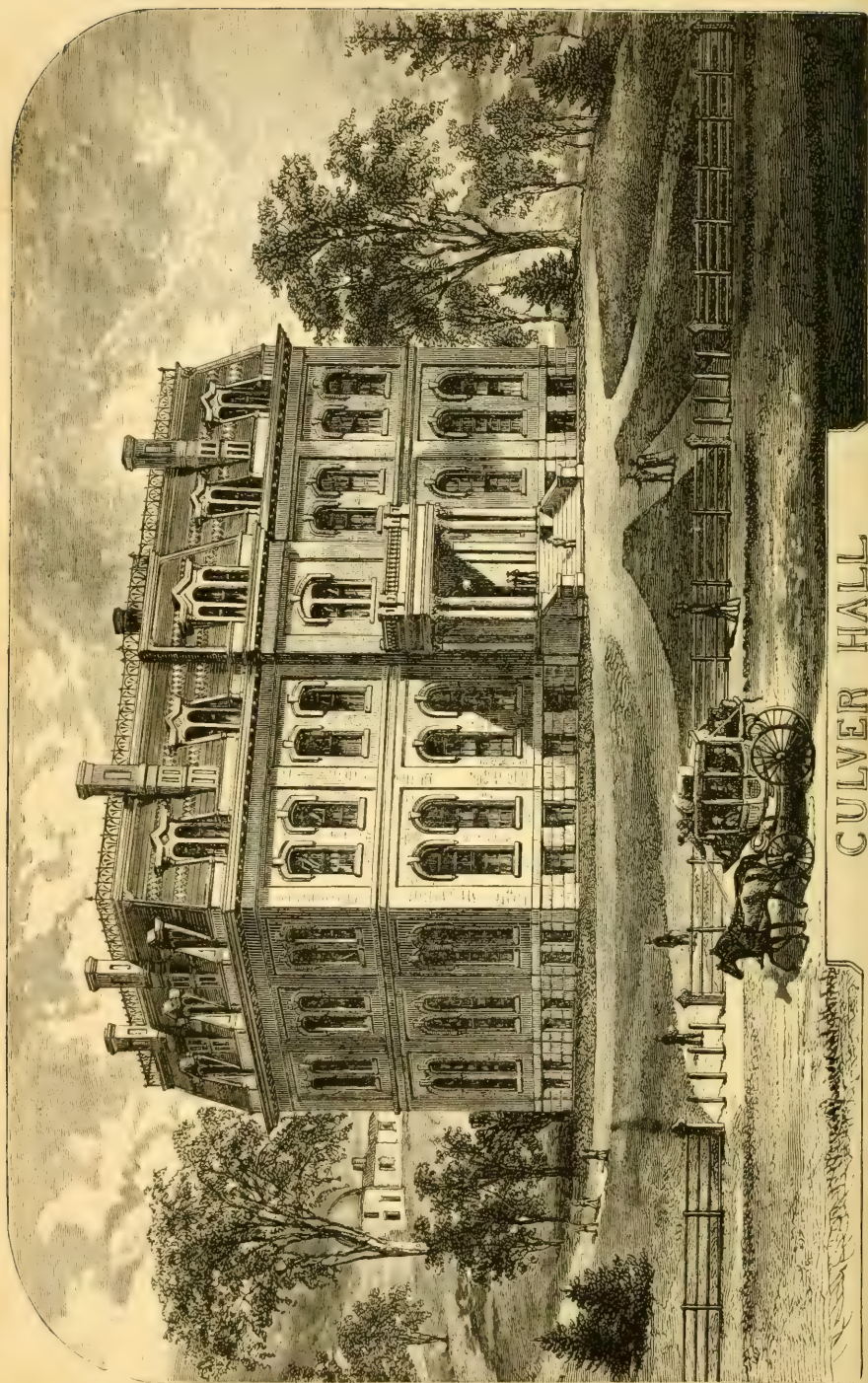
I take pleasure in acknowledging my indebtedness to my associates for their willing and zealous aid in the trying work in which we have been engaged. If a degree of success has attended our efforts, I cheerfully accord to them largely our prosperity.

To the board of trustees: — Gentlemen, in conclusion, I wish again to express my thanks for your uniform kind consideration and hearty co-operation with me in my duties, and for your expressions of satisfaction at the results of our labors. That all future efforts for the good of the institution may be crowned with success, is my most fervent desire.

JOHN C. RAY,

Superintendent and Treasurer.





CULVER HALL

THIRTEENTH ANNUAL REPORT
OF THE
BOARD OF TRUSTEES
OF THE
COLLEGE OF AGRICULTURE
AND
MECHANIC ARTS
TO THE
NEW HAMPSHIRE LEGISLATURE,
JUNE SESSION, 1879.

MANCHESTER:
JOHN B. CLARKE, STATE PRINTER.

1879.

NEW HAMPSHIRE COLLEGE
OF
AGRICULTURE AND THE MECHANIC ARTS.

FACULTY.

President of Faculty.

REV. SAMUEL C. BARTLETT, D. D., LL. D.

Professor of Chemistry.

BENJAMIN T. BLANPIED, A. M.

Professor of Mathematics.

CHARLES H. PETTEE, C. E.

Professor of Natural History.

REV. HENRY G. JESUP, A. M.

Instructor in Political Economy.

REV. DANIEL J. NOYES, D. D.

Instructor in Natural Philosophy.

CHARLES F. EMERSON, A. M.

Instructor in Drawing.

FRANK A. SHERMAN, B. S.

Instructor in the English Language and Literature.

CLARENCE W. SCOTT, A. M.

Fall term begins August 28. Candidates for admission will present themselves for examination at Culver Hall Wednesday afternoon at three o'clock.

TRUSTEES.

HON. GEORGE W. NESMITH, LL. D., Franklin, *President.*

HON. FREDERICK SMYTH, Manchester, *Treasurer.*

HON. JOSEPH KIDDER, Manchester, *Secretary.*

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W. H. H. MASON, M. D., Moultonborough.

HIRAM HITCHCOCK, Esq., Hanover.

HON. JOHN J. MORRILL, Gilford.

REPORT.

To the Honorable Senate and House of Representatives :—

GENTLEMEN, — In accordance with law and usage, the trustees of the New Hampshire College of Agriculture and the Mechanic Arts herewith submit the thirteenth annual report, and would respectfully suggest that this institution has enjoyed unusual prosperity during the past year. Much of the prejudice that has existed against us has been allayed. Its finances are now placed upon a sound basis. The debt that had been for some years hanging over us has been mostly removed. Our instructors have been able, and attentive to the true interests of the students. The number of students has increased. Our means for assisting indigent students have now been enlarged, by reason of the removal of the incubus of debt that has hitherto exhausted our treasury.

IMPROVEMENTS.

During the past year we also have made some necessary repairs upon Conant Hall ; also upon the roof of Culver Hall, and in grading the lands adjacent to each building. We have repaired our farm-house, rendering the kitchen and dairy departments much more convenient and acceptable to the occupants. We have strengthened the internal timbers of the barn, and carried off the surface water from the yard by substantial and permanent drainage.

The farm stock has been improved in quantity and quality, and adequate tools for carrying on the farm have been supplied. Our farm superintendent, J. W. Sanborn, Esq., has given diligent

attention to the interests of the farm, by various experiments illustrative of the cheapest and most profitable modes of feeding stock, and of the application of fertilizers and manures to different soils in order to obtain the best results in the production of good crops, at the least expense in money and labor ; also by practically studying and testing the best way of managing a dairy. We think Mr. Sanborn's labors and essays already given to the public upon these and other kindred departments of farming are creditable to him, and deserve the attention of the farming community. In the appendix to this report the reader may be referred to some of these scientific results.

RECEIPTS AND EXPENDITURES.

Our financial year terminates annually on the first day of April.

Our receipts during the last year, ending April 1,

1879, amounted to \$10,016.70

Expenditures for the same time were 9,504.58

Balance \$512.12

Forty-eight hundred dollars of our income is derived, annually, from the interest accruing from the sale of the lands furnished by the United States. The remainder is received from John Conant's donations, the rents of our buildings, and the money grant of our State.

About three thousand dollars of our expenditures were for the payment of old debts ; about four thousand and four hundred dollars of the same for the annual support of the faculty of instruction. The remainder was devoted to the repairs of buildings, furnishing fuel, gas, and payment for grading, insurance, furniture, labor of students, etc. All of our accounts are supported by vouchers, examined and approved by a competent auditor.

OBJECTS OF THE COLLEGE.

The main object and intent of our institution are to furnish to our young men a good, thorough English education, such as our farmers and mechanics ought to have in order to qualify them to discharge well the urgent and important duties of their pro-

fessions. We require now but a three years' course of study. If the study of the French and German languages, or the ancient languages, be required by any student, the facilities for such acquisition can now be had at Hanover, though at the expense of more time and money than we now require.

The reader is referred to the address of the Rev. Dr. Allen, of Maine, for an able discussion of the relative merits of the study of the Greek and Latin languages, as compared and weighed with those branches of science taught at our agricultural colleges. Dr. Allen having been at the head of the Maine Agricultural College for the last seven years, his learning and experience are entitled to high respect and consideration upon a subject of this kind.

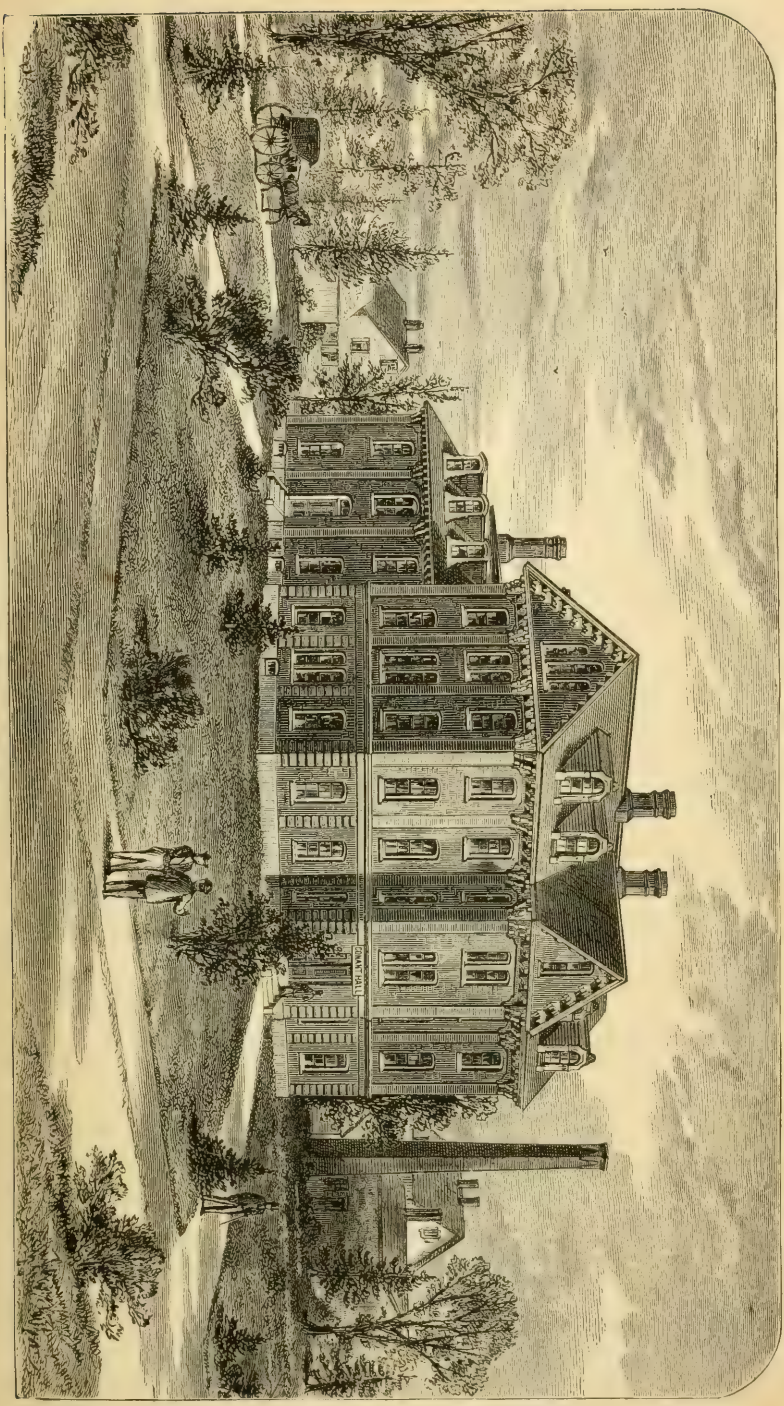
STUDENTS.

It affords us great satisfaction to say, that since our last report there has been a gratifying increase in the number of students in attendance upon the college. We then were able to report but ten, with not very flattering prospects for the future. Through some adverse circumstances, a strong feeling, in some cases perhaps growing into a deep-seated prejudice against agricultural colleges, not only in our own State but throughout New England, manifested itself in various ways towards our institution. Some of our well-meaning people, moved by a deep sense of the necessity of a rigid economy in the management of state affairs, and particularly in the direction and control of our public institutions, whether penal, reformatory, or educational, expressed alarm lest our agricultural college should become a burden to the tax-payers of the State, without affording adequate returns in the education of farmers' and mechanics' sons. But we asked for no appropriation by the legislature last year; neither will it be necessary this. And should the college be liberally endowed hereafter, by men who pattern after the noble examples of Culver and Conant, the institution will become self-supporting. It is believed there are wealthy men in our midst who are even now seriously contemplating munificent gifts in the interest of agricultural science. In view of these possibilities, there is a very perceptible change in the sentiment of the State

towards the college. It is seen, not only in the tone of the press, pulpit, and shop, but more especially in the increase of students during the year. The number has more than doubled within a twelvemonth, with the almost certain prospect, in the fall, of the largest freshman class that has ever entered Culver Hall. Many farmers and mechanics who have not heretofore looked upon the college with a friendly eye, now see, through its open doors, the cheapest and best way for the education of their sons. With free scholarships, strict economy, and compensation for manual labor performed upon the farm, a diligent student may graduate from the agricultural college at a cost of not more than a hundred dollars a year, with as much honor as from any college in the land, and with as fair prospects for success in the world. Indeed, to most young men, a knowledge of science as applied to agriculture and the mechanic arts is a surer promise of profitable employment in the future than critical acquaintance with ancient tongues and modern literature, however desirable these latter attainments may be to young men of means and opportunity.

The members of the class just now graduated are young men of whom any institution might feel justly proud. Persistent in their work, high-toned in character, and zealous to maintain, as well as to advance, the reputation of the college for sound learning in the branches pursued there, they have attained enviable rank for both diligence and scholarship. The class contained five ; and having completed their full course of study and passed an honorable examination, on the recommendation of the faculty, by vote of the trustees, they all received the degree of Bachelor of Science, with the proper diploma. We give their names and places of residence ; viz., Richard Clinton Chapin, Chicopee, Mass. ; Lucius M. Cragin, Lempster ; Nathaniel Cutter Holmes, Jaffrey ; Fred Charles Parker, Lempster ; George Henry Wilkins, Amherst. The papers prepared by these young gentlemen and read before the trustees at the annual meeting of the board, were upon practical subjects and gave evidence of much research and commendable skill in treatment. These essays are worthy of commendation, and would prove profitable reading to the practical agriculturist and business man.

CONANT HALL.



ANNUAL EXAMINATION.

At our annual examination, Noah B. Hazen, Esq., of Hartford, Vt., C. C. Shaw, Esq., of Milford, and William A. Wallace, Esq., of Canaan, were our examining committee. These intelligent gentlemen have given a full and satisfactory report, embracing their opinions and views relative to the several matters submitted to their investigation. So far as relates to the students of the graduating class, the trustees had the opportunity to hear the written productions or theses upon the various topics as prepared by them, as well as their public essays and orations when they received their degrees; and we here take occasion to say that we cordially unite in the favorable commendations bestowed upon these young men by our examining committee.

The report of the committee, to be found in the appendix, comments with approbation upon the various incidental advantages to be obtained at our agricultural college and its surroundings. We have access to the farm, its labor and experiments. We have good libraries, and opportunity to attend lectures upon various subjects, more especially such as are allied to farming. We have the advantages of a good and extensive chemical and philosophical apparatus, and able instructors in the use and application of the knowledge derived from them. We admit all these advantages would be counterbalanced if it were true that students in the agricultural college were treated in terms of reproachful and abusive language by the students in the other departments. We have had occasion to learn the true state of feeling and deportment manifested by the students in their intercourse with each other. With rare exceptions, we state, the students of the agricultural department have uniformly been treated kindly, and have had no occasion to complain of insults; nor need parents or friends of the young men at our college have any apprehensions of ill usage from any quarter so long as President Bartlett and the gentlemen composing our faculty shall extend their guardian care over its destinies. We therefore, with increasing confidence, commend our institution to the fostering care of the people of New Hampshire and their representatives now assembled to consult upon the several important interests of our State.

This institution is especially dedicated to the support of the farming community and the diffusion of knowledge and useful learning among this class of our people. Such was the original avowed purpose of the act of Congress that first gave it a being, as well as of its generous benefactors, Culver and Conant ; and now it behooves all those having its charge, to give it a fair trial and a generous support.

GEORGE W. NESMITH, *President.*

JOSEPH KIDDER, *Secretary.*

APPENDIX.

NEW HAMPSHIRE AGRICULTURAL COLLEGE.

COURSE OF STUDY.

The object of this institution is to give a high, well-rounded, but purely English, education, comprising, also, whatever can be taught in a school that shall bear directly or indirectly upon agriculture.

The course of study, which has been much improved, will include most of the English portion of a regular college course, together with such additional studies as meet the necessities of the intelligent farmer.

For the present, it will occupy three full years of thirty-eight weeks each. Those completing the regular course and passing a satisfactory examination will be entitled to the degree of *Bachelor of Agricultural Science*.

The intention is to fulfill the functions, not of an academy or high school, but of a college of agriculture, and to place the agriculturist who desires it on the the same plane with well-educated men in other walks of life.

The facilities of the institution are such as will enable it, in a most thorough manner, to carry out the course of study contemplated. In addition to the instructors directly connected with the college, the students have the benefit of the lectures and instruction given by professors of Dartmouth College, on topics pertaining to their course. They also have access to extensive libraries and museums of natural history, while excellent chem-

•

ical and philosophical apparatus offer special inducements in these departments.

The course of study comprises : —

FIRST YEAR.

First Term.

Mathematics. — Olney's university algebra ; Olney's geometry.
 Physics. — Guyot's physical geography ; Hutchinson's physiology ; Orton's comparative zoölogy.
 History. — Thalheimer's general history.
 Book-keeping. — Bryant and Stratton's book-keeping.

Second Term.

Mathematics. — Olney's geometry ; Olney's trigonometry.
 Physics. — Orton's zoölogy ; Gray's botany.
 History.

SECOND YEAR.

First Term.

Mathematics. — Murray's land surveying ; Wood's mechanics ; mechanical drawing.
 Physics. — Barker's chemistry ; Thomé's structural botany.
 Graphics. — Chapman's free-hand drawing.

Second Term.

Mathematics. — Olney's university algebra completed (optional) ; Gilmore's roads, streets, and pavements ; Shelley's work-shop appliances.
 Physics. — Barker's chemistry ; Appleton's qualitative analysis ; agricultural chemistry ; Harris's insects injurious to vegetation (optional).
 English language.
 Rhetoric.
 Laws of business.

THIRD YEAR.

First Term.

Mathematics. — General geometry (optional).
 Physics. — Atkinson's Ganot ; quantitative analysis of soil and fertilizers.
 Intellectual philosophy.
 Logic.

Second Term.

Physics. — Loomis's astronomy and meteorology ; LeConte's geology ; Brush's mineralogy.

English literature.

Constitutional law.

Political economy.

Lectures, during the course, on veterinary science, stock breeding and raising, drainage, irrigation, landscape gardening, horticulture, forestry, fertilizers, and general farming.

The term begins August 28. Candidates for admission must present testimonials of good moral character, and must pass a satisfactory examination in arithmetic, algebra to quadratics, English grammar, geography, United-States history, and orthography.

Tuition is thirty dollars a year, payable in advance.

Thirty-four scholarships, twelve for the State and twenty-two for Cheshire County, will furnish the tuition for an equal number of students. Arrangements are contemplated by which board may be obtained at a greatly reduced price.

With these advantages, necessary expenses, exclusive of clothing, need not exceed one hundred and fifty dollars a year, and, with economy, this sum may be reduced to about one hundred and twenty dollars. Monitorships, janitorships, work on the farm, etc., furnish additional assistance to a limited extent.

EXAMINATIONS.

There will be an examination whenever a subject is completed and at the end of each term. Examinations during the term and at the end of the first term will be written ; those at the end of the year will be oral and in the presence of a committee appointed by the faculty.

DEGREES.

The degree of Bachelor of Agricultural Science will be conferred upon those who complete the entire course and pass the final examinations. Each candidate for a degree must prepare a thesis on some subject relating to agriculture or the mechanic arts.

LIBRARY, MUSEUM, AND LABORATORY.

The library belonging to this department contains about fifteen hundred volumes of valuable scientific works purchased chiefly in Europe.

The students have access, also, to the college library, the cabinets, the observatory, and the gymnasium, on the same terms as the students of the academical department.

A State museum of general and applied science has been established. Several hundred valuable specimens have been purchased in Europe. The specimens accruing from the State geological survey have been devoted to this department by the legislature. Various contributions have also been made by persons interested in this object, and others are solicited.

The chemical laboratory is commodious, well lighted and ventilated, and is furnished with appliances for instruction in general, analytical, and agricultural chemistry.

CULVER AND CONANT HALLS.

Culver Hall is completely furnished, and affords greatly increased facilities for pursuing the studies of the department. The expense was provided for by funds from the Culver estate and appropriation by the legislature. It contains the laboratory, recitation and lecture rooms, and rooms for the various cabinets and museums.

Conant Hall contains, on the ground floor and in the rear extension, a boarding establishment, open to the students of all the departments. The three upper stories are devoted to rooms for students. Any of these rooms not needed by the members of the agricultural college may be rented by students in the other departments. The whole building is warmed with steam and lighted with gas. There is a smaller building near it, called Allen Hall, in which there are rooms for students.

STATE FARM.

A valuable tract of land of three hundred and sixty acres in the immediate vicinity of Culver Hall was secured by the munificence of Hon. John Conant of Jaffrey for farm purposes.

In convenience of access and in the character of the soil, it is admirably suited for the purposes of agricultural experiment. It also furnishes opportunity to the students for remunerative labor.

Jeremiah Wilson Sanborn, Esq., a member of the New Hampshire board of agriculture and a practical and scientific farmer, is superintendent of the farm.

For further information apply to Prof. B. T. Blanpied, Hanover, or Hon. G. W. Nesmith, president, Franklin.

TREASURER'S REPORT.

To the President and Trustees of the New Hampshire College of Agriculture and the Mechanic Arts :—

Your treasurer respectfully submits his annual report for the year ending April 1, 1879.

He charges himself as follows :—

Balance in treasury, April 1, 1878,	\$635.92
Income from Conant fund,	2,808.00
Interest on college fund,	4,800.00
savings-bank deposit,	35.86
	<hr/>
	\$8,279.78

He credits himself with the following payments :—

1878.					
April 22.	To B. F. Prescott,				\$67.40
24.	E. Spalding,				62.70
24.	J. J. Morrill,				35.20
June 18.	Hon. Geo. W. Nesmith, president,				450.00
Sept. 2.	“ “ “ “				2,500.00
1879.					
Mar. 3.	“ “ “ “				3,500.00
31.	“ “ “ “				504.00
	Balance in savings-bank,				1,160.48
					<hr/>
					\$8,279.78

FREDERICK SMYTH,
Treasurer.

I have carefully examined the foregoing account of Frederick Smyth, treasurer of the New Hampshire College of Agriculture and the Mechanic Arts, and find the same correct and supported by the proper vouchers.

JOSEPH KIDDER, *Auditor.*

MANCHESTER, N. H., April 21, 1879.

REPORT OF EXAMINING COMMITTEE.

*To the Trustees of the New Hampshire College of Agriculture and
Mechanic Arts : —*

The undersigned committee, appointed to attend the examination of the several classes in the New Hampshire College of Agriculture and the Mechanic Arts, at the close of the year 1878-79, having attended to the duties assigned them, respectfully report : —

We found the number of students to be more than double the number reported last year. There were five in the graduating class, one in the middle class, and sixteen in the junior class. The smallness of the middle class appeared to be due to the fact that two years ago the permanency of the college was seriously threatened. The death of those honored men, Pres. Smith and Prof. Dimond, had left it without a head ; and while plans were being suggested and matured for its future operations, students, being uncertain of the form in which it might emerge from the apparent chaos that surrounded it, hesitated to enter its classes. But the favorable action of the legislature of 1877 in providing for the payment of the debt previously contracted, and the wise resolution of the trustees to appoint permanent professors whose undivided service would be due to the college, while at the same time retaining the special services of instructors from departments in Dartmouth College, have had the effect of restoring confidence in the permanency and usefulness of the institution. The professors are young men of energy and marked ability ; and their industry, united with their efforts to disseminate a knowledge of the educational advantages this institution is des-

tined to afford the sons of our farmers, is a feature which affords us pleasure to commend.

The examination of the classes in their various studies afforded us an opportunity to judge of the thoroughness of the instructors' labors. The recitations were alike creditable to the industry of both student and instructor. The subjects of meteorology, zoölogy, mechanics, bridge-construction, and analytical chemistry, including analyses of soils and fertilizers, deserve special mention, from the fact that they appeared to be well understood by the students, and from the importance of a knowledge of these subjects to the scientific farmer. We deem it not improper in this connection to mention with honor the young gentlemen of the graduating class, for their attainments in science and their dignified bearing.

The object of this institution is to give a high, well-rounded, but purely English, education, comprising, also, whatever can be taught in a school that shall bear directly or indirectly upon agriculture. The course of study, under the new order of things, has been much improved and will include most of the English portion of a regular college course, together with such additional studies as meet the necessities of the intelligent farmer.

The students have the benefit of the lectures and instructions given by professors of Dartmouth College on topics pertaining to their course. They also have access to extensive libraries and museums of natural history, while excellent chemical and philosophical apparatus offer special inducements in these departments.

A course of three lectures upon drainage were recently given by Joseph B. Walker, Esq. These are to be followed by lectures upon veterinary science, stock breeding and raising, irrigation, landscape gardening, horticulture, forestry, fertilizers, and general farming.

Our visit to the farm-buildings was interesting and satisfactory. It was gratifying to learn that the farm is practically free from debt, and self-sustaining. The stock of cattle, embracing some fifty head of thorough-breds and grades, — Jerseys, Shorthorns, and Ayrshires, — presented a very fine appearance. About thirty head of Cotswold sheep attracted attention and much favorable

comment from the gentlemen present. Mr. Sanborn, the superintendent, was enthusiastic in explaining the progress of experiments with different articles of food for increasing milk and flesh. These seem to us of sufficient importance to be carried on to a successful termination. We commend the intelligent zeal of this gentleman, and hope his labors may be rewarded with results commensurate with their importance to the farming interests of the State.

And now, in conclusion, it affords us pleasure to state, from our intercourse and converse with persons in various parts of the State, that toward this institution a friendly sentiment, healthy and strong, has taken root in the hearts of the people, which will increase as the years go by ; and that now it only requires the continued, united, and harmonious action of the gentlemen having charge of its details, and the wide dissemination of intelligence touching its beneficent purposes, to make it the most popular institution in the State.

NOAH B. HAZEN,
C. C. SHAW,
WM. A. WALLACE.

INDORSEMENT

OF THE COLLEGE BY THE MASTER OF THE NEW
HAMPSHIRE STATE GRANGE.

CLAREMONT, N. H., February 18, 1879.

To the Worthy Masters and Members of Subordinate Granges:—

PATRONS,—The undersigned has recently visited the New Hampshire College of Agriculture and Mechanic Arts, and has made a careful examination of the course of study pursued, and of the privileges enjoyed, by the students.

The college is well supplied with instructors, apparatus, library and recitation rooms, together with a valuable and productive farm.

The farm affords opportunities for labor at a liberal rate to those who wish to improve the hours usually devoted to recreation. Tuition is free, and the necessary expenses are very moderate. With economical and industrious habits, a student may earn, during the course, a sum nearly sufficient to pay all necessary expenses.

The social position of the students is unobjectionable, and they are regarded and respected by their comrades, by their fellow-students in other departments, by their instructors, and by the faculty of Dartmouth College, for their merits and good conduct. No parent and no young man need fear that the agricultural student will be degraded by his connection with the college.

Let not the golden opportunity be lost for the farmers' and mechanics' sons to improve the mind as well as the soil, and to become skilled and intelligent laborers in the field of life. They

can here obtain advantages superior to the high school, and at much less cost.

As a result of the examination, the undersigned cannot too highly commend the college to the farmers of New Hampshire.

Information concerning the course of study, commencement of terms, etc., may be obtained of Dr. Samuel C. Bartlett, President of the Faculty, or of Prof. B. T. Blanpied, Hanover, N. H.

Sincerely and fraternally yours,

DUDLEY T. CHASE, *Master*.

PRESIDENT'S ACCOUNT.

The New Hampshire Agricultural College in account with G. W. Nesmith, for year ending April 1, 1879.

1878.

	By cash from treasurer,	\$450.00
	cash from Fitchburg R. R.,	504.00
	order on treasurer,	62.70
Sept. draft.	draft on treasurer,	2,500.00
	cash from state treasurer,	500.00
	cash from state treasurer,	1,000.00
	cash for building purposes,	1,000.00

1879.

March 4.	By cash from treasurer of college,	3,500.00
	cash from state treasurer,	500.00
		<hr style="width: 100%; border: 0.5px solid black;"/>
		\$10,016.70

CONTRA.

1878.

April 14.	Paid Dr. Spalding, director's fees,	\$62.70
June 17.	Sanborn, for cutting wood, etc.,	200.00
July 22.	Sanborn for grading,	125.09
Sept. 3.	Geo. Rand, and sundries for Conant Hall,	51.35
Sept. 3.	Stephen Rand, painting do.	20.00
Sept. 4.	Prof. Blanpied, salary in part,	1,000.00
Sept. 4.	Prof. Pettee, salary in part,	800.00
Sept. 4.	Prof. Jesup, salary in part,	166.69
Sept. 4.	J. W. Sanborn's half yearly salary,	550.00

Sept. 4.	Paid C. A. Field, gas and insurance,	\$236.12
Oct. 28.	J. W. Sanborn, repairs on house,	508.27
	J. W. Sanborn, repairs on barn,	82.09
	Prof. Blanpied, salary in part,	250.00
	J. W. Sanborn, pig-pen,	24.47
Oct. 28.	for chemicals,	98.71
Nov. 26.	for chemicals,	66.05
Dec. 19.	Prof. Pettee, salary in part,	100.00
	directors' pay-roll,	202.15
Sept. 12.	C. A. Field, insurance,	12.50
	for coal,	60.18
Dec. 3.	Mrs. Sarah C. Dimond,	1,000.00
Dec. 18.	January, 1879, interest on her note,	150.00
1879.		
March 5.	Prof. Blanpied for salary to March 1, 1879,	1,458.02
March 5.	Prof. Pettee, salary to Mar. 1, 1879,	850.00
	Prof. Jesup, salary to Mar. 1, 1879,	400.00
	Prof. Scott, salary in full for year,	238.00
	sundry payments to Field, Downer, Brown, & Bros., <i>et als.</i> ,	239.94
	J. W. Sanborn, half yearly salary,	550.00
	for remitting money to Mrs. Dimond,	1.25
	for appraising property,	1.00
		<hr/>
		\$9,504.58
		<hr/>
	Cash balance,	\$512.12

APPRAISAL OF PERSONAL PROPERTY.

Yoke oxen,	\$145.00
Durham bull,	100.00
2 Jersey bulls,	80.00
Ayrshire bull,	30.00
21 three-years-old steers,	924.00
4 two-years-old steers,	100.00
4 calves,	80.00
14 cows, — 6 thorough-breds,	780.00
34 Cotswold sheep,	340.00
Pair horses,	350.00
14 tons hay,	122.00
2 tons straw,	10.00
$\frac{3}{4}$ ton cotton-seed meal,	24.00
Meat scraps, blood, and palm-nut meal,	7.00
14 barrels corn meal,	11.80
1 hay-knife,	2.00
1 bushel salt,	.50
5 pitchforks,	2.00
3 manure-forks,	2.50
2 hay-forks and ropes,	25.00
Dairy implements,	59.00
1 pair scales,	8.00
1 pair large scales,	100.00
120 bushels ears corn,	78.60
30 bushels oats,	10.50
60 bushels small potatoes,	9.00
15 bushels good potatoes,	9.00
3 new lanterns,	3.75
Scythes and snaths, 3 sets,	3.00
1 iron bar,	1.50
2 small and 2 stone hammers,	4.00
Whiffletrees, yokes, and eveners,	8.00
25 bushels ashes,	6.25
1 cask nails,	3.50
7 corn-stalk cutters,	1.25
Grain measures,	1.75

3 baskets,	\$1.25
1 seed-sower,	4.00
Fertilizer-distributor,	3.00
4 drills,	1.00
2 plows,	6.00
Ice,	10.00
Randall harrow,	20.00
Thomas smoothing-harrow,	16.00
Ross hiller and cultivator,	15.00
1 horse-rake,	15.00
Mowing-machine,	25.00
2 harrows,	3.00
3 ox-yokes,	6.00
1 smoothing-drag,	2.00
Lot bags,	2.00
Ox-cart and wheels,	15.00
Lot lumber,	8.00
Tile,	6.00
Shingles,	8.00
Grindstone,	2.00
1 pickax,	.50
4 trace-chains,	1.00
4 heavy chains,	12.00
3 new shovels,	2.25
2 drag-rakes,	1.00
3 new harnesses,	100.00
Blankets, halters, etc.,	5.00
Carpenter's tools, saw, square, etc.,	5.00
1 Concord wagon,	80.00
Farm wagon, two-horse,	70.00
Express wagon,	40.00
Express sleigh,	25.00
1 two-horse cart,	25.00
1 ox-cart and wheels,	60.00
3 hoes,	.75
2 axes,	1.00
1 two-horse sled,	15.00
1 ox-sled,	8.00
Corn-sheller,	4.00
Seed-wheat,	3.00
Pelt and hides,	3.50
300 pounds bone meal,	5.00
	<hr/> \$4,078.15

JOHN L. BRIDGMAN,
B. P. TILLOTSON.

HANOVER, April 14, 1879.

FARM SUPERINTENDENT'S REPORT.

To the Trustees of the New Hampshire College of Agriculture and the Mechanic Arts:—

As farm superintendent I submit my report of farm transactions for the year ending April 1, 1879:—

FARM ROUTINE.

The ordinary routine work of the farm for the past year has not been attended with incidents that call for remark. Improvements have been made in the pasture; the yards partly drained, graded, and sand drawn into them; the stall-room of the barn increased, arrangements for the use of the horse-fork to greater economy completed, and the amount of stock and improved implements upon the farm increased. More time than formerly has been devoted to experimental work, the results of which work have been given to the public through your secretary, as attained. Several unpublished experiments accompany this paper.

The farm policy in cropping has been arranged with more reference to permanent improvement and future capacity than present income. The crops grown have been consumed upon the farm.

Fertilizers and foods for consumption on the farm have been purchased to the extent of \$1,000, for the period during which the farm has been under my charge. Excepting for milch cows, highly nitrogenous foods have been bought for their manure value; as well also for their high feeding value in conjunction with the coarse fodders of the farm.

By the above course large amounts of manure have been made, and at the close of the present season the entire field area of the farm, — seventy-five acres, — will be in excellent condition.

PROPOSED CHANGE IN FARM SYSTEM.

At the close of the present season it is thought the productive capacity of the entire area of field land, — seventy-five acres, — will approximate one hundred and fifty tons of hay. In view of the average condition of New Hampshire agriculture, this may be considered a promising result. It leaves but a small net revenue for a system of farming making hay the preponderating crop, when hay commands no better price than at Hanover, nine dollars per ton at the barn. It is a system of small possibilities. Should it meet the approval of the trustees, it is proposed to inaugurate an entire change in the system of farming at present pursued. It is thought best to devote nearly all of the arable land to hoed and grain crops, growing a large per cent of crops adapted to sale. A system of rotation of crops will be arranged adapted to consume the producing capacity of the soil. Chemicals will be freely used. Nitrogenous foods will be purchased, both for their manure value and high feeding value, enabling us to make a profitable use of the large amounts of straw and stalks that will be raised. Thus it is hoped that the annual sales may be more than doubled, and the possibilities of profit increased in a greater proportion. Experimental work here for the past three years, it is thought, indicates strongly that some changes from previous methods may be desirable and profitable.

FARM ANIMALS.

One pair superior draft-horses, weighing twenty-three hundred pounds (took the first premium as drivers at the Lebanon fair). Thirty-four Cotswold sheep, part thorough-bred, shear nine pounds each. Forty-nine cattle, consisting of four year-olds, eight two-year-olds, twenty-one three-year-olds, ten cows, four bulls, and one pair of oxen. Included in the herd are the following thorough-breds: One superior Durham bull, three years old, and two cows; one Ayrshire bull, two years old, and two cows; two Jersey bulls, two and three years old, and two cows.

Farmers calling credit the farm with a fine herd of cattle, speak-

ing of the twenty-one three-years-old steers as being the finest lot of the number and age they have seen in any stable. While the stock is less in number than last year April 1, it is several thousand pounds heavier than the stock of cattle then owned.

FINANCIAL STATEMENT.

The personal property has been increased in stock and tools during the past year. The heavy decline in stock has very heavily affected the appraisal of this spring, and necessarily the farm income of the past year. The appraisal of this spring was made by J. L. Bridgman and B. Tillotson, and with good judgment I think. They assumed lower values for the thoroughbreds than had formerly been given, and made a heavy but proper discount on previous rates for grade cattle. Their appraisal includes all of the personal property of the farm. I have thus no means of making an accurate statement of farm income for the past year. The farm has carried on, at its own expense, experiments during the entire year. It has added permanent improvements (not repairs), and increased the fertility of the soil, besides devoting a large amount of time to the public. September 1, 1876, the same gentlemen appraised the personal property of the farm. They now appraise the stock and tools at \$2,158.30 more than they then did. There is now on hand much less hay and grain, but it has been fed at cost of time to steers now on the farm; yet with hay fed to them from fall to spring they now find rates, in spring of 1879, at such prices that the decline would amount to fully five hundred dollars on stock alone. The farm has received from the trustees ten hundred and fifty-two dollars; the rest it has earned. Thus it will be seen that during the decline of prices it has made some progress financially. It has performed, at much expense, experiments covering this entire period, and accomplished improvements aggregating seven hundred dollars in value, that appraisers could take no notice of, besides increasing the capacity of the farm for production. Trusting that the lowest prices have been met, and now with a fair equipment of stock and tools, it is hoped and believed that more cheering results may be obtained in the future.

J. W. SANBORN,
Farm Superintendent.

FARM STATEMENTS.

EXPENDITURES FOR YEAR ENDING APRIL 1, 1879.

Cash paid out	\$3,394.37	
Cash paid labor in produce	92.06	
	<u> </u>	\$3,486.43

RECEIPTS FOR YEAR ENDING APRIL 1, 1879.

Cash received from sales	\$3,400.16	
Cash received for produce in labor . .	92.06	
	<u> </u>	\$3,492.22

LIABILITIES OF FARM APRIL 1, 1879.

Due various parties (close estimate) .	\$616.00
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ASSETS OF FARM APRIL 1, 1879.

Due from several persons	\$350.45	
Appraisal of personal estate	4,078.15	
	<u> </u>	\$4,428.60

Of the assets, I find charged to Culver and Conant Halls, for wood and work (liable to be canceled without payment), \$153.03.

FARM INCOME FOR THE YEAR.

The farm experiments, maintained continuously during the year, have cost, with incidental expenses, by estimate, two hundred and seventy-five dollars. New construction work, grading, and new implements have cost two hundred and fifty dollars. I find the total weight of all farm animals to exceed the weight of all farm animals of April 1, 1878, by five thousand pounds ; of quality superior to those of 1878.

While the farm holds very much more of personal property than last year, the heavy decline of last year leaves it without increased valuation.

FARM EXPERIMENTS.

During the past year several feeding experiments have been reported to the public through your secretary, Hon. Joseph Kidder. I expressly desire to state that these experiments are not reported as conclusive evidence on the points investigated. Each experiment is but one of a series. It is claimed for them that they are accurate, that they are tried under careful conditions, that they are necessary steps to be taken before conjecture will give place to accurate knowledge. When either here, or here and at other points combined, sufficient accurate data are collected to allow of formulation into law that will hold under like conditions (such facts must be had before such a law can be given), then will farmers appropriate the knowledge, and misdirected effort will give place, if not to correct at least to better practices. This work is for farmers, and it is believed that it is for the best to give the results to them as found at each step for their consideration, hoping it may induce more critical observation on their part.

EXPERIMENTS REPORTED.

NO. I. ON CARDING STEERS.

Results adverse to the practice. See second report included in this paper.

NO. II. THREE METHODS OF CURING CORN INVESTIGATED.

Weights at harvesting and in the spring were taken, and the milk product from stooked, topped, and corn matured on the hill noted. Result favorable to stooked corn; the poorest results being obtained from topped corn.

NO. III. FEEDING EXPERIMENTS. — ALBUMINOIDS VS. CARBOHYDRATES.

Results in favor of feeding nitrogenous foods with those rich in carbonaceous material. Cotton-seed meal gave better results than corn meal, when fed with corn fodder. This was the second year's experiment. See third report on this inquiry.

NO. IV. BRAN VS. CORN MEAL.

The results of a series of experiments have shown that corn meal makes slightly more milk and from fifteen to twenty per cent more butter, and of better quality, than that made from bran.

NOS. V. AND VI. EXPERIMENTS IN FERTILIZATION.

Favorable results from the use of nitrogen, phosphoric acid, and potash. A full formula of nitrogen was found profitable for potatoes. Only three-fourths formula of nitrogen was found profitable for corn on a heavy clay soil. The three materials named were all found wanting in the soil under investigation.

NO. VII. ROOT-FEEDING.—SECOND EXPERIMENT.

Result gave a value of six and a fraction cents per bushel for Swede turnips. Steers fed on turnips drank an amount of water less, daily, by the amount found in the turnips.

NO. VIII. A SERIES OF EXPERIMENTS WITH EASTERN AGAINST WESTERN MEAL, AND COB MEAL AGAINST CLEAR MEAL.

Eastern cob meal was not found equal to Western clear meal. Eastern clear meal was found superior to Western clear meal. Eastern cob meal, $7\frac{1}{2}$ pounds daily per cow, was found to give more milk than Eastern clear meal, 6 pounds daily per cow, and less butter.

NO. IX. PIG-FEEDING.

Middlings found more valuable than corn meal for growing pigs; 100 pounds middlings gave 29.2 pounds growth; 100 pounds corn meal gave 24.8 pounds growth.

EXPERIMENTS NOT REPORTED.

EARLY VS. LATE CUT HAY.

From its brevity this experiment would not be reported, were it not accompanied by facts of interest. It is the beginning of an intended prolonged series of researches. The accompanying analyses of early and late cut hay were made from samples of the hay used in these experiments. The analyses were generously furnished me by Prof. S. W. Johnson, as director of the Connecticut experimental station. Plat 1 will stand for early-cut hay, and plat 2 for late-cut hay. Plat 1 was cut July 1, when about one-fourth part of the heads were in bloom. Plat 2 was cut July 11, when out of bloom, and after the seed had begun to mature. They had not ripened. Nearly all of the grass was herd's-grass (*Phleum pratense*). A small proportion of witch-grass (*Triticum repens*) and of red-top (*Agrostis vulgaris*) was found. The plats were long and narrow (fifty rods long), and laid out on ground of like fertility and evenness of stand. The narrowness of the plats (one and one-half rods) and the great care in selecting them, give much assurance in the belief that any marked difference in the yield of the plats must arise from difference due to time of cutting. The hay was nicely cured. Plat 2 probably was not so thoroughly dried in the field as plat 1, on account of danger of rain.

Yield of plat 1 per acre, 3,444 pounds. This at housing and in good order.

Yield of plat 2 per acre, 4,263 pounds. This at housing and in good order.

Yield of plat 1 when fed out, 2,760 pounds; shrinkage, 19.6 per cent.

Yield of plat 2 when fed out, 3,538 pounds ; shrinkage, 17 per cent.

FEEDING THE ABOVE HAY.

Lot 1 consisted of two thrifty two-years-old steers, weight 2,044 pounds.

Lot 2 consisted of two thrifty two-years-old steers, weight 2,046 pounds.

Lot 1 fed early-cut hay.

Lot 2 fed late-cut hay.

Lot 1 gained in 14 days 41 pounds, and consumed 570 pounds of hay.

Lot 2 gained in 14 days 87 pounds, and consumed 569 pounds of hay.

It will be noticed that the gain of lot 2 is excessive, and may, therefore, not be thought reliable. I will say the conditions were very careful. The lots were of same age and weight, and for twenty-one days previous to experiment were fed alike on corn fodder and rowen. Both lots having no previous tastes for hay, came to hay with no previous appetites to overcome. They were always weighed before drinking in the morning.

CHANGE OF FOOD.

Lot 2 on food of lot 1, and lot 1 on food of lot 2.

Lot 1 gained in 14 days 33 pounds, and consumed 585 pounds of hay.

Lot 2 gained in 14 days 40 pounds, and consumed 706 pounds of hay.

Lot 2 gained more than lot 1, both periods, but decidedly more when fed on late-cut hay. The gain on early-cut hay in excess of the other lot came as the result of increased consumption, requiring 121 pounds of hay in excess of lot 1 to give a growth of 7 pounds ; and from all previous experiments it is clear that it is a very poor return for such an excess of consumption. Five pounds should make a pound of growth when eaten as excess food over maintenance fodder.

Entire growth from 1,276 pounds of the earlier-cut hay, 81 pounds.

Entire growth from 1,154 pounds of the later-cut hay, 120 pounds.

Pounds of hay, early-cut, required to make a pound of growth, 15.7.

Pounds of hay, late-cut, required to make a pound of growth, 9.6.

Some of the later-cut hay was unfed at the close of this experiment ; from its use it became evident soon that in changing from early to late cut hay, the cattle would not eat the latter so readily ; but when cattle were put from other foods upon either early or late cut hay, they would eat about as much of the late hay as of the early, and apparently thrive as well upon it.

Lot 1, first period, pounds of early hay to make a pound of growth, 14.

Lot 2, first period, pounds of late hay to make a pound of growth, 6.5.

Lot 1, second period, pounds of late hay to make a pound of growth, 17.7.

Lot 2, second period, pounds of early hay to make a pound of growth, 17.5.

In 1876, Prof. Dimond was the farm manager, and closed haying past the middle of July. In 1877, after an unusually bad season, I closed haying here before the middle of July, getting the hay somewhat damaged ; last year I closed haying July 2, getting the hay in very fine order. Each of the three years mentioned I have fed out the hay, feeding each year a nice lot of grade Durhams, two years of age, and weighing very close to 1,000 pounds each as they came to the barn. Each winter also the steers have been fed in lots, and the amount of hay consumed and the growth made accurately kept and recorded. I have arranged for comparison the growth per pound of food given for each season. Considering as an element of this inquiry the growth per acre of hay, as well as the growth of steer per pound of hay consumed, the comparison is decidedly unfavorable to the early-cut hay of last season.

I do not consider it safe or wise to draw very broad conclusions from these experiments. I am somewhat disappointed in my previous opinions by the facts and observations I have noted.

I am convinced by my observation, aside from the weights taken, that we have cut twenty tons of hay less by completing our haying two weeks earlier than formerly. I cannot perceive that in like quantities the hay of this season has been more effective than previously. The only opinion safe to advance is, that, at least for herd's-grass hay, and for growing steers, further facts should be acquired before the advanced views of good authorities in relation to early cutting of hay are generally accepted and adopted in practice. There can be no doubt that there is a great sacrifice in quantity of hay by early cutting; it is not made up in the second crop.

ANALYSIS.

Chemists have assigned a higher theoretical value to early-cut than to late-cut hay. Until comparatively recent dates they have assumed all of the nitrogen of farm products to exist in the form of albuminoids. Late European analyses of roots and tubers show that this is not the fact. Thinking that the fact might be true of grasses that is found true of roots and tubers, namely, that immature plants have a larger proportion of nitrogen in other forms than albuminoids than mature, I applied to Prof. S. W. Johnson, director of the Connecticut experimental station, for an analysis in relation to this question. I am indebted to him for the following full analyses of the two samples forwarded him. I will give in connection with his analyses the letter accompanying it; and also, in conjunction with his analyses, one from Wolff's table of very good, not the best, hay. The comparison is interesting.

	Cut July 1, 1878.	Cut July 11, 1877.	From Wolff's.
Water,	8.97	9.29	15.0
Ash,	4.35	4.04	7.0
Albuminoids,	6.56	5.63	11.7
Fiber,	26.95	29.09	21.9
Carbo-hydrates,*	51.07	49.90	41.6
Fat,	2.10	2.05	2.2
	<hr/>	<hr/>	
	100.00	100.00	

* Non-nitrogenous extract is the proper designation of this 51.07 per cent and 49.90 per cent.

"The analyses have been delayed to ascertain whether or not any part of the nitrogen exists in other forms than that of albuminoids. That question I do not consider as fully settled, but by Lestini's method (precipitation of albuminoids by lead acetate in presence of excess of lactic acid) the total nitrogen is obtained presumably (Lestini believes certainly) as albuminoids.

"The samples are both of them quite inferior to the meadow hay of poorer quality given by Wolff in his tables, which, with 14.3 per cent of water, contains 7.5 per cent of albuminoids. The youngest hay contains but one-half the albuminoids found in *extra meadow hay*; i. e., in that made from well-nourished grasses of the best kinds, cut and properly cured. The analyses are interesting, as showing how grass may disappoint in its quality, for I understand that you supposed the early-cut hay to be quite good.

"S. W. JOHNSON."

I will add in regard to the grass that it was cut from the driest section of the farm (a drift soil and heavy clay, needing drainage), and got in fine order. That it was well nourished will be seen from the fact that the first crop cut over two tons per acre of well-cured hay. There is an opinion, more or less prevalent in this section, that on land of this character hay is not as valuable as on the upland farms. Apparently our cattle thrive very nicely upon it. Farmers calling at the barn frequently ask if we are fattening the steers, — steers that have no other food but hay. I have noticed that they appear to fatten more than to grow. It will be noticed by the analyses that the albuminoids are very low in amount, and the carbo-hydrates very high in amount. Certainly further investigation is needed, and will be given this question. It is worthy of note, that I find the amount of hay required to maintain a thousand-pound steer without growth or loss of weight is less than that reported by German experimenters.

CARDING STEERS.

As before noted, the results of carding steers for the year of 1877-78 were adverse to carding, under the conditions. The experiment was renewed for the winter of 1878-79, with the following results:—

Weight Dec. 16, 1878, lot 1, 2,125, carded. Lot 2, 1,965, uncarded.

These steers were taken, one from each of two pairs. They were weighed every fourteen days. Those weights will be omitted, and the weights until change of carding, February 3, 1879, will be given:—

Weight February 3, lot 1, 2,240 pounds; gain, 115 pounds. Lot 2, 2,056 pounds; gain, 91 pounds.

After this date, lot 2 was carded and lot 1 uncarded, in order to note whether the excess of gain of the carded over the uncarded steers was due to carding or the superior capacity for growth of lot 1, as shown by their greater weight at the same age.

Weight of lot 1, April 7, uncarded, 2,395 pounds; gain, 155 pounds. Lot 2, carded, 2,180 pounds; gain, 130 pounds. Total gain of carded steers, 245 pounds. Total gain of uncarded steers, 246 pounds.

These facts, so contrary to prevalent opinion, call for some consideration. The difference this year is practically nothing. Last year the difference in gain of the uncarded steers over the carded was comparatively large. The difference in the results of the two years can be satisfactorily explained by the assumed cause that has led to the greater gain of the uncarded steers. Carding removes hairs, and is said to open the pores of the skin. This facilitates the radiation of heat. If this be the case, its effect on the animal economy can be readily seen. Our stalls were warmer the past year than the year previous. This fact is supposed to account for the different results of carding for the two seasons. If the reason assigned is correct, then the question of carding for growth, irrespective of cost, is intimately connected with that of temperature. Water will freeze in the barn stables the majority of the winter days; and manure, quite frequently. (It is not to remain so long.) It is my impression or strong belief, that in warm stables carding will facilitate the growth of cattle. It would appear that an elastic brush of some kind should take the place of the harrowing card.

Considering that carding of steers increased the radiation of heat from their bodies, it occurred to me that such an effect of

carding might necessitate a larger consumption of food. With this point in view as a possible result, I commenced to weigh the food of each one of the four steers in the experiment separately, daily weighing and recording. As each one of the steers gave the same response, I will class results.

Lot 1 ate in 10 days, from January 27, 465 pounds of hay and 40 pounds of grain.

Lot 2 ate in 10 days, from January 27, 398½ pounds of hay and 40 pounds of grain.

Lot 1, being heavier, should be expected to eat more were they not carded. How will it be when we change carding? Will lot 1 when uncarded eat 66½ pounds more than lot 2 when uncarded?

CHANGE OF CARDING.

Lot 1, uncarded, ate in 14 days 553 pounds of hay and 56 pounds of grain.

Lot 2, carded, ate in 14 days 558 pounds of hay and 56 pounds of grain.

This experiment was repeated with the following results:—

Lot 1, uncarded, ate in 14 days, from March 24, 600 pounds of hay and 56 pounds of grain.

Lot 2, carded, ate in 14 days, from March 24, 640 pounds of hay and 56 pounds of grain.

Thus the lighter lot again eat more when carded.

CHANGE OF CARDING.

Lot 1, carded, consumed in 10 days 507 pounds of hay and 40 pounds of grain.

Lot 2, uncarded, consumed in 10 days 464 pounds of hay and 40 pounds of grain.

Carded steers ate in 48 days 2,170 pounds of hay.

Uncarded steers ate in 48 days 2,018 pounds of hay.

It would appear quite strongly that, in the poorly protected barns of our State, the carder of steers loses his time, that he loses growth of stock, that he loses hay. From a commercial point of view, it is quite doubtful whether a well-stalled steer, in a warm barn, will pay for harrowing up with a bristling

card. Let me not be understood as being opposed to keeping the steer tidy or neat. Let inventors seek for some better instrument.

PALM-NUT MEAL FOR BUTTER.

The first cargo of palm-nut meal was brought to this country last year. From the favorable opinion of this meal given by Prof. Voelker, of England, coupled with his analysis, I was led to early obtain a supply for testing its milk and butter producing qualities. The Bowker Fertilizer Company furnished me with the amount in their hands (200 pounds). As has been my custom, I fed two lots, of two cows each, on like foods for a preparatory period, and noted results. Following this period, lot 1 was fed on corn meal and hay, and lot 2 on palm-nut meal and hay. I soon found that the cows would have to be educated to its use. I then added small amounts of palm-nut meal to corn meal. When one cow of lot 2 had learned to eat one-third of the palm-nut meal given, she would then eat more with reluctance, often refusing it. The experiment was so arranged that this result broke in upon the extended method proposed. A like method was then undertaken with the other lot, with similar result as with the first lot. An Ayrshire cow of lot 1 (a good milker, but an unusually poor butter-producer), being a hearty eater, took to the food more kindly. Not having a large quantity for use to fully accustom the cows to its consumption, I resorted to this cow for my test. An experiment so limited may to some not seem worthy of report. A careful examination of the result, I think, will convince most that the indications are such as to warrant our farmers in giving it a careful and observing trial. As the food is new to our market, such indications may be of value.

The thorough-bred Ayrshire cow in our experiment is somewhat remarkable in butter record. I do not consider the results from her, in this experiment, any less valuable on that account.

It may not be uninteresting to note that in the winter of 1877, with cob meal for feed, she only gave, so far as shown by the per cent glass, 3 per cent cream.

She was fed in periods of eight days, with the following results, from good hay and 4 pounds clear meal each day : —

Corn meal alone, milk per day 21.14 pounds.

One-fourth part palm-nut meal, milk per day 21 pounds.

One-half part palm-nut meal, milk per day 20.60 pounds.

Three-fourths part palm-nut meal, milk per day 19.60 pounds.

All palm-nut meal, milk per day 20.25 pounds.

Milk set in like conditions for cream : —

Corn meal alone gave 6 per cent cream.

One-fourth palm-nut meal gave 7 per cent cream.

Two-fourths palm-nut meal gave 9 per cent cream.

Three-fourths palm-nut meal gave 10 per cent cream.

All palm-nut meal gave 14 per cent cream.

Setting the milk longer than in the experiment, I got 20 per cent cream. During the previous winter I never with any other food received over 8 per cent cream.

Set for butter, I got the following results from her milk : —

Corn meal gave, for 107 pounds of milk, 2 pounds 7½ ounces, or 43⅞ pounds of milk for one pound of butter.

One-fourth palm-nut meal gave, for 97 pounds milk, 2.38 pounds butter, or 40.8 pounds milk for one pound butter.

One-half palm-nut meal gave, for 112 pounds milk, 3.38 pounds butter, or 33.2 pounds milk for one pound butter.

Three-fourths palm-nut meal gave, for 94 pounds milk, 3.19 pounds butter, or 29.5 pounds milk for one pound butter.

All palm-nut meal gave, for 100 pounds milk, 4.06 pounds butter, or 21.3 pounds milk for one pound butter.

It would have been pleasant to have had means to observe the butter globules under the change of food. Such a favorable result from change of food is quite remarkable. Having observed the conditions of the experiment carefully, I am convinced that it results from no accidental cause ; and conclude that the food is one of promise, and warrants at least careful trying. I consider the quality of the butter to be good from this meal.

Several other experiments have been undertaken, that are in a state of incompletion.

I have reported several experiments that give to bran a low butter-producing value, and slightly less milk-producing capacity

than corn meal. Corn meal has high milk and butter producing qualities, giving a butter of good color, texture, and flavor. From the fact that it can be produced so cheaply in our climate, it does and will take a high rank among dairymen. For several reasons it would appear unsafe to use this feed alone in high feeding. It is quite a general practice to mix bran with it for milch cows. I have been testing other foods, to find one to take the place of bran for the purpose named. Thus far, oats and pease grown and ground together give promise to be better than bran, and, indeed, to prove valuable foods for the butter-cow. They can be easily and cheaply grown by all farmers.

MEAL VERSUS HAY.

The comparative value of these two foods is a matter of great practical importance. Various and wide estimates are made by feeders, of their relative feeding value. Chemists have assigned theoretical values to each of these foods. These values have been the only basis for comparison available. That the chemist is not at present able to fix the practical feeding value of cattle food, is well recognized. In order to obtain a practical standard for comparison of the feeding values of corn and hay, feeding experiments have been continued for two winters. The growth made has been disappointing, and affords a less valuable basis than I desire to see. As was noted in a previous experiment, the coarse hay of rank growth that is produced on this farm is not calculated for the best growth.

Lot 1, fed hay and corn meal, weight 1,928.

Lot 2, fed hay alone, weight 2,270.

Lot 1 consumed, per 1,000 pounds of live weight, daily 22.7 pounds hay and 12 pounds corn meal.

Lot 2 consumed, per 1,000 pounds of live weight, daily 24.5 pounds hay.

Gain of lot 1 for 42 days, 102 pounds.

Gain of lot 2 in 42 days, 30 pounds.

With meal at \$20 per ton and hay at \$10, the cost of keeping lot 1 for 42 days was \$5.04 for meal, \$9.48 for hay; total \$14.52.

Lot 2, the cost of keeping for 42 days was \$11.70.

Value of gain of lot 1, at 4 cents per pound, \$4.08.

Value of gain of lot 2, at 4 cents per pound, \$1.20.

Lot 1, cost of keep above value of growth, \$10.46.

Lot 2, cost of keep above value of growth, \$10.50.

The above figures do not represent fairly the value of meal as a supplementary food to hay, for equivalent weights of steer. Assuming steers to weigh 2,000 pounds, and taking the per cent eaten, as above, then lot 1 would consume, in 42 days, 1,906 pounds hay and 504 pounds meal; lot 2 would consume, in 42 days, 2,058 pounds hay.

Thus 504 pounds meal would save 152 pounds of hay, and make 70 pounds more of growth. Total value of hay saved and growth made, \$3.56. This value would represent the return for 504 pounds meal, or 70.6 cents per 100 pounds meal, or 39.5 cents for 56 pounds. The direct value (or value of fodder saved and growth made) would make 100 pounds of hay financially as valuable as 70.8 pounds of corn meal; that is, the growth made (at 4 cents per pound) from 70.8 pounds of corn meal would give no better return than from 100 pounds of hay. This statement of the result is not theoretically correct, and is only an approximation to practical values. The increased growth from corn meal gives increased value to the beast, and hastens his maturity. The common practice among farmers in New Hampshire is to fatten steers in the pasture. And as winter growth on thousand-pound steers does not pay, winter food is looked upon as a means to carry steers through to the cheap growth of summer. Viewed from this standpoint, it is seen by the figures of the experiment that corn meal at \$20 per ton cannot economically replace hay at \$10 per ton. It may be considered that better growth in winter, arising from feeding corn meal, will have further compensation in better growth and selling value in summer. From other experiments I consider it a very doubtful position to take with reference to the ordinary pastures and methods of grazing in our State. High winter feed must be accompanied with the best pastures, or grain in summer to steers in pastures. One experiment settles nothing. In the above experiment, for the amount of hay consumed, I received less return in growth than in any experiment in hay-feeding previously carried out.

1878 AND 1879.

The previous experiments were repeated this season with more care, and, unfortunately, with poorer growth from amount of food given than has occurred during any of my experiments. The cattle were thrifty, and had, previous to the experiment, grown well. All the hay was given them that they would consume. I offer the experiments, thinking that for comparison of the value of the two foods they may be of value:—

January 13, lot 1 weighed 2,068 pounds; feed, corn meal and hay.

January 13, lot 2 weighed 2,065 pounds; feed, hay.

Lot 1 consumed in 56 days 2,172 pounds hay and 446 pounds corn meal.

Lot 2 consumed in 56 days 2,502 pounds hay.

Lot 1 gained 69 pounds.

Lot 2 lost 12 pounds.

Change of food, lot 1 on food of lot 2 and lot 2 on food of lot 1:—

Lot 1 gained on hay alone for 56 days after change, 113 pounds.

Lot 2 gained on hay and meal for 56 days after change, 117 pounds.

Lot 1 consumed in 56 days 2,725 pounds hay.

Lot 2 consumed in 56 days 2,145 pounds hay and 500 pounds corn meal.

First period, 446 pounds meal replaced 330 pounds hay, or 1 pound meal .74 pounds hay.

Second period, 500 pounds meal replaced 580 pounds hay, or 1 pound meal 1.16 pounds hay.

A comparison of the figures will show that lot 1 in the first period used the meal more largely for growth and less as a substitute for hay, than did lot 2 of the second period. Although both lots of steers were of like weights and are of the same age (of course they have previously grown alike), yet it would appear that one lot has greater capacity for consumption and assimilation than the other. These facts hint at an important law to feeders in animal growth.

We have not space nor facts enough to warrant a discussion

of the matter. It is clear, however, that an animal that uses concentrated food largely to supplant hay, uses it at a disadvantage.

The steer that is fed to the best advantage is one that directs the excess food thus given to growth ; thus lot 1 of first period, at prices previously named, gave in growth and hay saved, over the lot fed on hay alone, for every pound of meal given, 1.1 cents, or a little more than the full value of the meal ; while lot 2 on hay and meal only returned over the lot on hay .6 cents per pound of meal given.

Total growth of steers on hay alone for 112 days, 101 pounds.

Total growth of steers on hay and meal for 112 days, 186 pounds.

Consumed, when hay alone was given, 5,227 pounds.

Consumed, when hay and meal were given, 4,317 pounds hay and 946 pounds meal.

Thus 946 pounds meal have presumably replaced 910 pounds hay, and given a growth of 85 pounds. Estimating hay saved and growth made at prices as before, and 946 pounds meal have given a return of \$7.95, or 84 cents per 100 pounds meal. At points where hay is \$13 per ton and upwards, these figures would indicate that the use of meal at a cent a pound would be profitable practice in place of hay alone. Many experiments are wanted before a just conclusion can be drawn, the individual characteristics of steers varying the results to such a degree ; for it will be seen that during the first period of the experiment the meal fed to lot 1 returned a profit for its use, while fed to lot 2 during the second period but about one-half of the value given was returned. I do not think this result should be considered accidental, but rather as one that concerns the animal physiologist.

CHANGE OF FOOD.

Lot 1, feed, grass and hay. One cow was off on milk flow ; the others' flow declined from $8\frac{7}{8}$ pounds to $7\frac{5}{8}$ pounds daily.

Lot 2, feed, pasture grass and 100 pounds fodder corn. Yield of milk, 29 pounds.

Lot 3, feed, pasture grass and 20 pounds hay. Yield of milk, $29\frac{1}{8}$ pounds.

Jersey cow, 50 pounds fodder corn and grass. Yield of milk, 13 $\frac{7}{8}$ pounds.

The fodder corn during this period gave many ears suitable to boil. Each period of feeding covered 10 days. The fodder corn was from sweet corn, and thrived nicely, but came up sparsely, giving about one-half of the plants desirable per acre. The first period the fodder corn was cut from 1,500 feet of ground, the second period from 1,800 feet, and the third from 1,200 feet of ground. The results of these experiments give substantially the same return as in 1877; corn meal first, hay second, and fodder corn last in value as a milk-producer when used as adjuncts to pasture grass in amounts as above given.

FEEDING FOR MILK. — SECOND YEAR'S EXPERIMENTS.

First period all fed alike to obtain relative flow. Time, August. Feed, pasture grass.

Yield lot 1, of two cows, 30.17 pounds daily.

Yield lot 2, of two cows, 30.6 pounds daily.

Yield lot 3, of two cows, 27.5 pounds daily.

CHANGE OF FOOD.

Lot 1 on pasture grass and 100 pounds fodder corn, yield daily 30.44 pounds.

Lot 2 on pasture grass and 20 pounds hay, yield daily 32.44 pounds.

Lot 3 on pasture grass and 9 pounds corn meal, yield daily 31.55 pounds.

I estimate the cost of the above foods to be about the same when fed out. The fodder corn had just tasseled. As milk was sold while this experiment was in progress, I could not test the milk for butter. It was all tested for cream by the cream-gauge, but such a test I do not rely upon.

CHANGE OF FOOD.

Lot 1 on pasture grass and 100 pounds fodder corn daily, milk per day, 29.11 pounds.

Lot 2 on pasture grass and 20 pounds rowen daily, milk per day, 30.44 pounds.

Lot 3 on pasture grass and 9 pounds corn meal daily, milk per day, 31.44 pounds.

Jersey cow on pasture grass and 4.5 pounds corn meal daily, milk per day, 15.11 pounds.

The rowen was rather late cut for best results. The fodder corn during the period was well eared.

RATIO OF ALBUMINOIDS TO CARBO-HYDRATES.

Experiments in relation to the above question have been in progress for three years. Previous experiments have appeared to make it desirable to feed nitrogenous foods with the coarse foods of the farm, like straw, corn fodder, and swale hay.

While much time during the past winter has been devoted to this subject, yet time and means that the importance of the subject demands cannot be devoted to it. Doubtless from one to two millions could be added to the value of the products of our farm crops when fed to domestic animals, provided they were more intelligently fed.

German investigators have learned much of the science of feeding. Their results are not before our farmers. The analyses given in these experiments and the results of feeding, aside from abundance of other data, show that we cannot rely on them for information upon which to base accurate practice in our climate and with our soil. In the table accompanying I have condensed six or seven daily weighings of two or three feeding sets. In the case of the cotton-seed and swale hay against good hay, I have condensed the results of changing lots and given the average result. Each lot was made up of two two-years-old steers, grade Durhams, and all thrifty, each lot being of nearly equal weight with every other lot.

I am indebted to the department of agriculture at Washington for the accompanying analyses of swale hay, ground meat, and decorticated cotton-seed meal. The department of agriculture is also analyzing other foods in the feeding experiments reported. Owing to a long delay in transportation of materials to Washington, they could not be completed in season for this report.

The following is the substance of Prof. Collier's report of results : —

	Swale Hay.	Ground Meat.	Cotton-seed Meal.
Per cent of water at 110° C.,	6.41	9.37	8.27
Per cent of organic matter,	87.26	80.66	83.96
Per cent of ash,	6.33	9.97	7.77
	<hr/> 100.00	<hr/> 100.00	<hr/> 100.00

The following amounts of nitrogen were obtained with the corresponding per cent of albuminoids. In the ground meat there were traces of ammonia, but no nitric acid.

	Per cent Nitrogen.	Per cent Ammonia.
Per cent of swale hay,	1.13	7.07
Per cent of ground meat,	8.48	53.02
Per cent of cotton-seed meal,	7.42	46.37

A complete analysis of the swale hay gave the following results: —

Water,	6.41	Gum,	2.67
Ash,	6.33	Oil,	3.63
Albuminoids,	7.07	Cellulose,	21.39
Sugars,	9.12	Amylaceous cellulose,	43.38
			<hr/> 100.00

Under the head of amylaceous cellulose is included that substance which, after the removal of oil, gum, and sugars, is readily removed by dilute sulphuric acid, and yet which is not common starch. It includes also a substance which is removed from the residue left after treating as above, by a dilute caustic soda solution, and this substance apparently resembles the wood gum "Holsgummi," recently described by Th. Thomsen of Copenhagen.

The analysis of good hay in the accompanying table is from Prof. Johnson, as before noted.

I have resorted to Wolff's tables for my computations relating to the other foods used.

Lots.	Time in Feeding.	Foods Given.	Amount of Food.	Digestible Albuminoids.	Digestible Carbo-hydrates.	Digestible Fats.	Ratio of Albuminoids to Carbo-hydrates.	Gain.	Cost of Food for Seventy Days.	Value of Straw compared with Hay as Result.	Value of Swale Hay compared with Good.	Manure Value.
	Days.		lbs.	lbs.	lbs.	lbs.		lbs.				
1	70	{ Swale hay. C. S. meal.	2496 560	79.87 207.00	1239 74	31.20 49.00	1 to 5.1	167	\$15.04	.....	86%	\$12.80
2	70	{ Good hay.	3536	146.00	1803	34.00	1 to 12.9	185	21.21	.....		11.36
3	70	{ Straw. Corn meal.	2423 347	34.00 25.00	971 237	17.00 9.00	1 to 21.3	120	9.53	1.26	.....	4.60
4	70	{ Oat straw. Meat scraps. Corn meal.	2310 280 67	31.00 134.00 5.00	926 46	16.00 11.00 1.70	1 to 6.3	81	12.74	.96	.....	8.60
5	70	{ Oat straw. Blood. Corn meal.	2450 280 146	34.00 151.00 11.00	982 100	17.00 1.40 3.70	1 to 5.8	133	13.88	1.00	.....	9.08
6*	77	{ Clover rowen. Oat straw.	1694 1309	118.00 18.00	645 525	20.00 9.00	1 to 9.1	144	12.21	1.65	.....	10.55
7	56	{ Clover rowen. Oat straw.	1400 840	98.00 12.00	533 337	17.00 6.00	1 to 8.4	120	5.60	3.00	.....	6.79
8	70	{ Good hay.	3266	135.00	1666	32.00	1 to 12.9	63	19.59	.....		10.49
9	70	{ Good hay. Meal.	2688 591	111.00 43.00	1118 403	26.00 15.00	1 to 10.5	114	22.03	.....		10.61

PRICES OF FOODS IN THE ABOVE TABLE.

Meat scraps and dried meat, \$45 per ton ; dried blood, \$45 per ton ; straw, \$5 per ton ; corn meal, \$20 per ton ; good hay, \$12 per ton ; clover hay, \$12 per ton ; and swale hay, \$6 per ton.

The basis of the column of amounts of digestible food was derived from percentages given by Wolff, as the result of feeding trials.

The corn meal eaten by lots 4 and 5 was for the purpose of teaching those lots to eat their blood and meat.

The amount of digestible materials given for meat scraps is assumed to be about the same as in the case of fish scraps, as given by Prof. Johnson in report of Connecticut experimental station.

* Average of several experiments of lots of from two to six steers, covering time of from 21 to 77 days; for comparison it is figured in lot of two, as the others.

Lot 7 was fed clover rowen that I bought for \$5 per ton. It was a coarse sample, late-cut. I introduce the result here to show more clearly its value. By estimating the clover rowen at its cost, it will be seen that a pair of steers, weighing 2,100 pounds, were fed for eight cents per day when the food was mixed with straw. At the same time the steers made a very good gain. It cost twenty-eight cents per day to keep a pair on good hay, the steers making only about one-half the growth of those on straw. Of course \$5 per ton is an unnaturally low price for clover rowen. I think our farmers do not appreciate its value when rightly fed.

Passing to a just basis of comparison afforded by lot 6, and we find that not only do lot 6 eat less of clover rowen and straw combined than lot 8 do of good hay, but on this lessened consumption they actually gain more and give to straw an actual value much greater than that of hay, as will be seen by the table. This enhanced value of the foods in combination may be ascribed to either the clover rowen or the straw. It properly belongs to both, for the value of both foods is increased by the mixture. The lack of albuminoids in the straw was supplied by the clover rowen, and its carbo-hydrates made available; or it is probably true that the excess of carbo-hydrates in the straw rendered available the albuminoids of the rowen. My experience teaches me that a great saving can be made by the combination of these foods in feeding, and that, as the table indicates, a pound of straw can be made nearly if not quite as valuable as good hay. In fact, in the combinations given, the straw gives a better result than good hay. In the case of lots 3 and 6, a very much better result is afforded. The swale hay also in lot 1 gives nearly as good result in combination with cotton-seed meal as good hay alone. Adding to the swale hay \$7.56 worth of the meal, and 2,496 pounds become of nearly equal value with 3,536 pounds of good hay, for growth. The 18 pounds difference in growth has now a value of 72 cents. Subtracting the value of the cotton-seed meal, plus the value of the excess growth of the steers fed on good hay over the growth of those fed on poor hay, and we find the value of good hay that 2,496 pounds of swale hay has taken the place of. In this case it would be \$12.73, or about

51 cents per 100 pounds of swale hay; and, as the good hay was rated at \$12 per ton, or 60 cents per 100 pounds, this gives the swale hay, in round numbers, a comparative value of 86 per cent of that of good hay. Such hay as I fed is not usually rated at more than from two-fifths to one-half value of good hay. It was largely made up of the round grass abounding in our poorer meadows, that farmers so much dislike.

In every case, the combination of concentrated food with straw or swale hay raised the value of these poor foods.

I have known of no cases of feeding meat to steers, and hence I gave some attention to its use. I did not observe any unfavorable symptoms, either from the use of blood or meat. It would appear from the results of this trial, that, if these fertilizers could be first used as cattle foods and get in growth their full value as above, and still have the greater part of this food returned in the offal, as is the case in practice, it would manifestly be advantageous to thus use them, provided that feeding of matter of this character was not followed by disaster to the health of the steer.

A study of the ratio of albuminoids to carbo-hydrates does not seem to give any pronounced indications. The addition of corn meal to straw gives, as heretofore, very much better results, it is true, than when added to good hay; but the ratio of corn meal and straw, 1 to 21.3, gives as good results as very much closer ratios. One thing is very clear by the table, that an immense sum could annually be saved in this State by proper combinations of our foods. I wish in particular to call the attention of our farmers to the great value of clover hay and rowen, to feed in connection with straw, swale hay, and corn fodder.

It will be noticed that an estimate of the manure value of the foods given has been inserted in the table. The time has come in the history of our agriculture when the manure value of foods should be considered in purchasing for consumption on the farm.

The values given have been taken from a table of the manure value of foods, arranged by Gilbert and Lawes. It makes allowance for the material of the food likely to be taken up in growth and otherwise lost. For the poor hay, blood, and meat, I have

assigned values that may be considered as only approximations. In fact, an accurate value cannot be assigned to them. Considered as an approximation only, it is hoped that this column may be useful. This column, considered as so much credit in favor of the foods given, will quite materially change the values of the foods as they would otherwise appear by the table.

Respectfully submitted.

J. W. SANBORN, *Farm Superintendent.*

ANNUAL REPORT
OF THE
BOARD OF TRUSTEES
OF THE
STATE NORMAL SCHOOL,
TO THE
NEW HAMPSHIRE LEGISLATURE.
JUNE SESSION, 1879.

MANCHESTER:
JOHN B. CLARKE, STATE PRINTER.
1879.

TRUSTEES' REPORT.

To the Honorable Senate and House of Representatives : —

GENTLEMEN, — In submitting this, the ninth annual report of the State Normal School, the trustees deem it proper to prefix to the usual exhibit of its general condition some special statements in respect to its history and the principles which, as it seems to them, make its continuance a public necessity.

LEGISLATION.

By an act of July 2, 1870, section 5, a normal school was established, on condition that said school should be maintained without expense to the State, except \$300 to the trustees, the legislature and the early friends of the institution contemplating that sufficient revenue would be derived from tuitions to make the institution self-supporting. Not one dollar was asked or appropriated to defray the current expenses of the school up to June, 1874. During that time, \$13,000 were appropriated by the State for the enlargement and repairs of the buildings, — school building and boarding-house, — for the purchase of which the town of Plymouth and school district No. 2 had previously contributed \$22,100. By an act of July 3, 1875, section 1, “tuition and graduation in the normal school” were made “free to all those completing either or both its prescribed courses of study, upon condition that they shall, in consideration thereof, agree to teach in the schools of this State for a period equal to the time of said courses of study completed.” From this date, the State has made annual appropriations to carry on the school.

THE RELATION OF PLYMOUTH SCHOOLS TO THE NORMAL SCHOOL.

By a contract made with district No. 2, in the town of Plymouth, and with the town, real estate to the value of \$10,000 and \$12,100 cash were conveyed to the State, on condition that a normal school be there established and maintained, and that good and efficient model schools be provided free to all scholars of district No. 2, and, by paying tuition, to the oldest pupils in the other districts. The district agreed to pay at least \$600 yearly towards the expense of teaching these children. It has kept its agreement and better. It has paid each year for the last three years about \$1,000, which more than meets the salaries of the three teachers employed. The only expense of these children to the State is this: they pay no rent for a partial occupancy of the building, toward the purchase of which the citizens of Plymouth paid \$22,100.

THE ADVANTAGES OF PLYMOUTH SCHOOLS TO THE NORMAL SCHOOL.

A normal school must teach methods, or the "how to teach." There are two ways of doing this in vogue in normal schools; the old-fashioned one, which assumes the normal class to be children, and puts one of the pupils in the attitude of teacher, she following the methods that have previously been given her by a critic teacher. The fault of this method is obvious. The class cannot possibly make children of themselves. The other and better method — now generally followed and employed in our schools — is to use the children of the public schools as the material on which the normal scholars are to practice, under the eye of an expert. The detail of our plan is as follows: There are three model classes, primary, intermediate, and grammar, each of which is under charge of a teacher thoroughly trained in the best normal methods. Four normal scholars are sent daily to each teacher, who has previously met them and given them instruction in the manner of conducting the recitations of the day. They teach in the primary school by turns during the day, and are criticised by the teacher at night. The next week they spend a day in the intermediate room, and the next in the grammar, making the

rounds once in three weeks. It is an invaluable aid to our normal school — the presence under the same roof, and taught by the best methods, of one hundred and twenty children, ranging from five to seventeen, pursuing the studies that are taught in all the public schools of New Hampshire. The study of the theory of teaching, without this practice work, is as absurd as to study anatomy without dissecting, or law without becoming acquainted with the routine and practice of courts. What would one say of a carpenter, who carefully explained to an apprentice the use of the chisel, plane, and saw, and never puts into his hands a piece of wood upon which to practice?

THE NECESSITY OF TRAINING-SCHOOLS

is seen, first, in the fact that the age of pupils in our public schools, especially in the southern half of the State, averages much less than twenty years ago, but the attendance is much more regular, and for a longer period each year until perhaps fifteen years old. Then it mattered little how a child was taught during the first eight or ten years of its school life, because, as he became one of the "big boys," the facts and principles blundered over and through in childhood would straighten themselves. The district school of that generation amazingly stimulated the older minds, but almost wholly neglected the children. The district school of to-day should do its best work with the younger scholars. Every horseman knows that the record of a horse depends more upon his training than his final driving, hence he spares no money in the selection of a thoughtful trainer. Every educator knows that how observation should be cultivated, the power of expression be taught, how a child shall be trained to read, how the idea of numbers shall be developed, requires more thought and gets more thought to-day than how instruction in the classics or higher mathematics shall be given.

We must do this earnest elementary work in New Hampshire, or our schools will drop behind those of a generation ago, and far behind the schools of other States. Where can our teachers learn the proper methods of primary instruction — instruction which they never received — except from observation and

practice in the model school connected with our normal school? Surely it cannot be claimed that any academy in the State furnishes an opportunity for full practice work under the eye of trained teachers of children.

Another reason must be given why these young teachers, especially young ladies, should come under the molding influence of strong teachers, especially strong male teachers, before they go out to teach. Our boys to-day are getting but little from the public schools. Everywhere the complaint is heard, not of their rowdiness, as in former times, but of their listlessness, their indifference to study. The girls leave them far behind in all their studies. This is not owing to the more rapid mental development of the girls, so much as to the laziness of the boys. If it were, the sexes should be separated, to save the scholarship of the boys. It is because the mass of these young lady teachers, — to say nothing of their slovenly methods, — are grossly ignorant of matter. The date of Pocahontas's marriage is, to her, as important as the date of the settlement of Plymouth; and Gen. Stark's Bennington speech is taught with as much care as the distinguishing features of French, Spanish, and English colonization of America. In arithmetic, the everyday examples of the grocer, farmer, and banker are rarely, if ever, taught, but rather the mechanical examples, which are worthless of themselves. Of necessity, the life of a woman is passed apart from business and public affairs; hence, unless specially educated, she fails to understand the practical side of the former, or the proper bearing of events in the latter. Most adults in New Hampshire over forty years old were educated when strong-willed, intelligent, if ignorant, men taught our district schools, which swarmed with active intellect. If their methods were crude their wills were strong, and they held the boys with an iron grip to their work. They made students, if rather imperfect scholars. Would we have such work done now, we must subject our young women teachers to the rigid drill of a training-school.

Teachers commence to teach as they were last taught. The best improve upon their methods. The average teacher, unless supervised, rarely gets much beyond these. What can be more

important, then, than that they go to their teaching of elementary matter fresh from the study of the best methods?

A KNOWLEDGE OF MATTER IS BEHIND ALL METHODS.

It must be admitted that there is very much superficial and undigested knowledge among the teachers of our graded and ungraded schools. Reading is taught by those who are ignorant of synonyms, and to whom no word has a second or poetical meaning. Naturally they make parrot readers. Geography and history are made a jumble of dates, statistics, dying speeches, and martial music, because the teacher's knowledge of the first is a medley, and of the second the barest outline. Arithmetic is better taught, but how many of our teachers are satisfied if the scholar can perform rote-work, even if unacquainted with the principles on which it is based? What is the primal reason why the schools of New Hampshire are filled with bright, though listless, boys and girls? It is because ignorant mediocrity is attempting to teach them. Think of sending a boy to a man or woman who does not know even the names of the nations which settled North America, or the history of the national development of our country; and to whom the simple prose of Washington Irving has no more beauties than the turgid rhetoric of a western newspaper! Brains have some rights, and so long as the father of brains is taxed to support the public schools, he ought to demand that the mental growth of his boy be not stunted. The public are righteously indignant that, in spite of our vast expenditures of money, our children cannot think, and are ignorant even of elementary knowledge. Give us the three R's, they justly say, in place of this jumble of ten-penny science, raw Latin, and worthless mathematics. Let us know thoroughly, if we know but little; and let us know of those practical things which it is most necessary we should know. Where is that knowledge to be gained? No one is bold enough to claim that our teachers have it now. Will our academies give it? Their pupils have passed these elementary studies, and will not and cannot resume them. No youth ever willingly subsoils his knowledge. The high schools will not do this work, for the same reason. The evil is so great that the State must

grapple with it, and provide a school where zealous ignorance may be trained in primal knowledge. This is the defense of teaching matter in the normal school. We spend, in New Hampshire, about \$600,000 yearly on our public-school system. Is it too much to say, that \$100,000 is wasted, on account of the ignorance of our teachers? And not simply wasted, but far worse than wasted; actually used to cripple and stunt the minds of the young; to put some children to most serious disadvantage in the great struggle for life; to render any great success for them impossible. An ignorant, incompetent teacher is a public calamity.

No man would subject his fine blooded colts to any such awkward hands. He knows that the tremendous rate of speed, which the last few years have shown, is largely attributable to that superb skill which the trainer has exercised in developing the before unknown powers of his horse. And this skill of the driver is the fine result of his own patient training, his special apprenticeship in his special business. No man, picked up at random, because of his strength of muscle and loudness of voice, could drive a *Rarus* around the course with a speed that makes time seem to lag. It requires a man to do that whose eye has been taught, whose touch has become delicate, whose head has been steadied, whose entire being has been brought to such a pitch of controlled sympathy that it beats in rhythmic movement with the flying racer. Shall we do less for our children than we do for our horses? This special and prolonged training we demand of men in all the other professions. What is the minister's theological seminary but a normal school to teach him how best to preach? What is the lawyer's university but his normal school to train him in the understanding of the law and the wise conduct of his case? What is the doctor's medical school except a normal school to discipline him into a skillful practitioner in his healing art? And the engineer and chemist and the painter each has his normal school, where he is carefully trained for the profession of his life. Even the soldier has his normal school, where by special discipline he is made a proficient in the science of military affairs. How sore a lesson was taught us in the great war, when we put our armies under the

control of intelligent men, of patriotic men, but untaught as military leaders ! How at last, and indeed all the way through, we had to look to the graduates of West Point, the soldier's normal school, for men with heads large enough to take in the movement of armies a thousand miles apart, and control the battle march of a hundred thousand men over twenty miles of territory, bringing them to bear in due time and order upon the exposed front or detached wing of the opposing host. No man was ever born who could leap hap-hazard into such grand leadership as that. No matter who the genius was, Frederick, Napoleon, Wellington, or our own Grant, he had to be specially trained for such a splendid success.

Let us then apply the same common sense to this far graver matter of training those who are to educate our children, so that the teacher may as thoroughly understand the nature of the child as the driver understands his horse, and may be equally skilled with him in developing its latent capabilities. Let us no longer put raw workmen to this mightiest and most delicate of all tasks, of shaping an immortal mind, and stamping upon it its character and destiny for time and eternity.

What grand natures, equal to any success, capable for any service to which God and man could call them, have been stunted and crippled, put to most serious disadvantage in the great race for life, through the early shapes given to them by ignorant or incompetent teachers, who have had no conscience in the work, or no wit wherewith to perceive the various wants and capabilities of their scholars, and without judgment enough to adjust themselves and their methods in accordance with these. Probably there is no one among us here to-day who does not bear some mark, placed upon him by some teacher, which has more or less marred his character, and lessened his chances for happiness and usefulness in the great struggle of life.

Now the common people, the men and women whose open ballots or silent votes settle all these matters of public moment, the common people, have only to understand this matter. They would rise up in sternest denunciation of all this shiftless, wasteful, destructive method which has so long been pursued, and demand, as a sacred right which belonged to them as citizens of

the State, as tax-payers, as supporters of the common schools, that henceforth the children, their own and their neighbors', shall be educated by those who in character and by special training are only competent for such a work. Let them once fairly see the thing, and whatever protests and grumbling they make against excessive taxation, it will not be the tax levied for the support of normal schools that they will dare to abate.

THE TRUE RELATION OF THE NORMAL SCHOOL TO OUR ACADEMIES AND COLLEGES.

The normal school is the feeder of both these. In our State the number of scholars in either will largely depend upon the efficiency of such a school, as both are mainly fed by the district schools. Fill the common schools with stimulating teachers, and you will largely increase the number of girls and boys who will want and be fitted for a higher education. If the normal school is kept, as it should be, to its legitimate work of thoroughly training common-school teachers in elementary knowledge, and teaching them right methods, we cannot doubt that colleges and academies will welcome it as their strongest helper. *We want the graduates of the academies, not their pupils.* We have no right to their pupils, and should in every way possible discourage their attendance.

RELATIONS OF THE NORMAL SCHOOL TO THE STATE.

Academies and colleges, all these schools of higher learning, important as they are, do not stand in the same relation to the State and to the citizen as do the common schools. We could conceive of a republic within whose territory was no college nor seminary, — it would not be the best type of a republic, — but we could not conceive of a free state existing at all without common schools. There is no need of fortifying this point, for it is in no danger of attack from any true American citizen. The foundations of our free institutions were laid upon the common-school system, and where that system has prevailed there has been no strain nor crack in that part of the great structure. Now the point is, that this work of special training of teachers for our common schools is a part of our common-school system.

It is now, in view of the new elements which have been brought into the question, in view of the vast tides of immigration which have set in upon us, and the full powers of citizenship with which we have equipped all classes among us, — this work of special training of teachers for our common schools is now a most vital part in our system of popular education. The common school finds all its value to the State in the fact that it is a *good* common school. What we need is not a new system of popular instruction, but only that the system itself should be worked with force and efficiency. What is a school without a teacher, without a competent teacher? To make competent teachers, then, is just as much a part of the work of the State, its necessary work, as to build a schoolhouse. This is the reason why the States are rapidly multiplying and generously maintaining these schools for special training. It is that they may make the system of education upon which they themselves stand worth anything; that it may yield the fruit for which it was planted.

Now this fact takes the normal school outside the list of other institutions of learning like the academy, the seminary, the college. The normal school is an integral part of the common-school system. It belongs to the State to support the one just as much as it belongs to it to support the other.

PRESENT CONDITION OF THE SCHOOL.

The trustees accepted the reduced sum appropriated last year. They could not be expected to do much more than to keep the bare life in the institution. The teachers, some of them through force of circumstances, others out of a feeling of loyalty to the school, accepted salaries which were less than their services entitled them to, and which are paid to others of even less character and ability in the schools of the State. Matters pertaining to the repair of the building and the supply of material for the school-rooms were curtailed to the last degree. We have struggled for an existence. In this we have succeeded. And yet we have done more. The scholars have acquitted themselves most creditably, and the character of the school has greatly advanced. Prof. Kelsey, after nearly three years of faithful service, resigned his position as principal, to enter upon an impor-

tant professorship in Hamilton College. The trustees felicitate themselves in having been able to fill the vacancy by the election of Henry P. Warren. Mr. Warren has been closely identified with the educational interests of the State for nearly eight years. No more scholarly, energetic, broad-minded, and thoroughly practical man could well be found for the important work of reconstructing the school and placing it where it is found to-day, on true normal-school principles. The school, in view of the meagre sum of money which was allowed to be expended upon it, and the brief service which Mr. Warren has given to it, may well challenge the scrutiny of all candid and intelligent men. It only needs that the State shall now deal generously, we might say even justly, by this normal school, and that it continue under its present wise and efficient management, to make its success certain, its honor and usefulness increasing with the years.

In behalf of the board.

GEORGE B. SPALDING, *President*.

DOVER, April 29, 1879.

At a meeting of the trustees of the State Normal School, held at Plymouth, May 6, 1879, the following resolution was introduced, and after a full discussion was unanimously adopted:—

Resolved, That in the judgment of the trustees of the State Normal School, the work intrusted to them by the State cannot be efficiently and properly performed under a less appropriation than \$5,000 per year.

Attest:

KING S. HALL, *Secretary*.

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NORMAL SCHOOL.

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GRADUATES.

SECOND COURSE.

1871.

Name.					Residence.
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1873.

Alice L. Blaisdell	Campton.
Irene S. Clark	Plymouth.
Caroline R. Leverett	Plymouth.
Mary E. Stevens	.	.	.	.	Rumney.

1874.

Hattie E. Brock	.	.	.	.	Plymouth.
Amelia P. Handy	.	.	.	.	Hinsdale.
M. Emma Merrill	.	.	.	.	Plymouth.

1875.

William D. Baker	.	.	.	.	Plymouth.
Frank P. Russell	.	.	.	.	Plymouth.
Lucy M. Buckminster	.	.	.	.	Keene.

1876.

Carrie E. Baker	.	.	.	.	Plymouth.
M. Lucinda Bickford	.	.	.	.	Orford.
Emma G. Cate	.	.	.	.	Wolfeborough.
Clara T. Clark	.	.	.	.	Plymouth.
Hattie J. Hoyt	.	.	.	.	Meredith.
Anna M. Stevens	.	.	.	.	Newmarket.

Name.	1877.	Residence.
Mary E. Connell		Plymouth.
May P. Davis		Bath.
Clara I. Nichols		Haverhill.
Mary L. Philbrick		South Deerfield.
Grace G. Robinson		Plymouth.
Mary E. Ross		Bath.
Elisa A. Sargent		Franklin.
Stella B. Sargent		Wilton.
Mary Strong		Orfordville.

	1878.	
Jennie E. Haseltine		Suncook.
Annie L. Lyman		Exeter.
Louise M. Pollard		Brentwood.
Ida M. Robins		Plymouth.
Jennie D. Townsend		Dover.
Clara E. Whidden		Stratham.

	1879.	
William A. Chase		Auburn.
Henry G. Hayes		Madbury.
John E. Robinson		Plymouth.
Sarah M. Sargent		Plymouth.

FIRST COURSE.

	1871.	
John M. French		Jeffersonville, Vt.
Lucius M. Scott		Elmore, Vt.
Martha F. Hazelton		Plymouth.
Emma J. Thompson		Keene.
Laura B. Tilden		Keene.

	1872.	
Warren B. Ambrose		North Sandwich.
Fred. N. Day		Stratford.
Lucius M. Hardy		Plymouth.
Arthur S. Hazelton		Plymouth.
Charles M. Keniston		Manchester.
Willis I. Littlefield		Campton.

Name.	Residence.
Frank H. Rollins	Plymouth.
Cleora E. Bailey	Manchester.
Hannah R. Beede	Center Sandwich.
Alice L. Blaisdell	Campton.
Adelle Blanchard	Concord.
Hattie E. Brock	Plymouth.
Emma G. Cate	Wolfeborough.
Clara T. Clark	Plymouth.
Ella A. Clark	Plymouth.
Irene S. Clark	Plymouth.
Hetta L. Clement	Plaistow.
Mary A. Clement	Plaistow.
Carrie Cummings	Plymouth.
Rebecca Deane	Ashland.
Lizzie E. Dodge	Plymouth.
Elnora F. Gove	Wentworth.
Carrie E. Hall	Plymouth.
Amelia P. Handy	Hinsdale.
Etta Hayes	Dover.
Nellie M. Hobson	East Brighton, Vt.
Ada E. Howe	Plymouth.
Fannie M. Keyes	Ashland.
Caroline R. Leverett	Plymouth.
M. Emma Merrill	Plymouth.
Nettie F. Mitchell	Campton.
Cora L. Page	Campton.
Mary L. Prescott	Concord.
Mary L. Smith	Plymouth.
Emma F. Stevens	Rumney.
Mary E. Stevens	Rumney.
Annie E. Tucker	Plaistow.

1873.

Charles A. Chase	Rumney.
Myron J. Clark	West Plymouth.
Charles E. Drake	West Plymouth.
Nat. B. Ewer	Lee.
Lucian E. Follansbee	Dorchester.
George L. Mason	Moultonborough.
Charles D. Platt	Stratford.
Frank P. Russell	Plymouth.
William E. Walker	Webster.
Mary E. Avery	Alton.
Carrie E. Baker	Rumney.
Emilie E. Beckley	Keene.

Name.	Residence.
L. Mahala Bill	Gilsum.
Maria P. Bolles	Winchester.
Lucia E. Camp	Stowe, Vt.
Ida B. Clarke	So. Newmarket.
Jennie G. Clark	Auburn.
Mary E. Connell	Westfield, Vt.
Emma W. Cox	Meredith.
Ella M. Dorr	Wolfeborough.
Clara G. Drake	West Plymouth.
Josie E. Foye	Rye.
Belle M. Holmes	Hopkinton.
Hattie J. Hoyt	Meredith.
M. Jennie Hoyt	Concord.
Katie Howard	Orford.
Addie E. Huckins	Holderness.
Clara M. Learned	Chester.
Flora S. Marshall	Columbia.
Emma J. Martin	Bridgewater.
Minnie S. Melendy	South Fairlee, Vt.
Belle A. Milton	East Canaan.
Laura E. Noyes	East Haverhill.
Sarah R. Palmer	Lisbon.
Ida M. Peck	Lancaster.
Lucia A. Porter	Lancaster.
Mattie Rogers	Campton.
Etta Y. Remick	Rye.
Laura M. Whitmore	Wentworth.
Ida E. Wight	Newport.
Eva S. Wyatt	Rumney.

1874.

Fred. C. Blodgett	Plymouth.
Emma W. Calley	Plymouth.
Ada M. Farwell	Harrisville.
Helen A. Folsom	South Tamworth.
Cora George	Stowe, Vt.
Alice F. Hinkley	Langdon.
Vienna D. Mack	Gilsum.
Nettie A. Martin	Andover.
Orrie A. Perham	South Acworth.
Annie M. Seavey	Dorchester.
Sarah A. Stevens	Great Falls.
Mary E. Wilder	Keene.
Louise N. Burbank	Lawrence, Mass.

1875.

Name.	Residence.
Benjamin F. St. Clair	Meredith.
Charles H. Trickey	Dover.
Charles W. Vittum	Sandwich.
Louise N. Burbank	Webster.
Anna G. Clement	Laconia.
Lilla M. Connell	Plymouth.
Annie R. Cox	Holderness.
Marie A. Dolloff	Dorchester.
Annie H. Dow	So. Newmarket.
Isophene K. Dow	So. Newmarket.
Carrie E. Drake	Plymouth.
Angie L. Eastman	Orfordville.
Ella J. Gilbert	Keene.
Ellen F. Goodwin	Franklin.
Seddie E. Haley	Wolfeborough.
Lettie A. Hatch	Tamworth.
Lillie K. Hodgdon	Rochester.
Maggie H. Keyes	Hinsdale.
Belle Locke	Great Falls.
Emma L. Lord	South Tamworth.
Jennie M. Merriam	Walpole.
Fredrica S. Mitchell	Manchester.
Ellie M. Mussey	Dannemora, N. Y.
Mary E. Nutting	Plymouth.
Emma V. Page	Plymouth.
Ida M. Quimby	North Sandwich.
Sarah M. Sargent	Plymouth.
Amanda L. Sawyer	Bath.
Anna M. Stevens	Durham.
Laura H. Washburn	Orfordville.

1876.

Jennie C. Archibald	Hinsdale.
Mary C. Caswell	Concord.
Sarah E. Clark	Pittsfield.
Arzelia C. Clay	Gr'd Rapids, Mich.
Lennie E. A. Cheney	Plaistow.
Nettie B. Cheney	Plaistow.
Emma J. Fellows	Center Harbor.
Hattie F. Greeley	Franklin Falls.
Mary A. Hersey	Franklin.
Ella Hersey	Franklin.
Florence Jackman	Enfield Center.
Clara A. Lane	Epping.

Name.	Residence.
Helen M. Meade	Northwood Center.
Ella McDaniel	West Springfield.
Mantie A. Nutter	Effingham Center.
Florence V. Nutting	Plymouth.
Addie F. Pierce	Hollis.
Ida M. Purmort	Enfield Center.
Clara A. Purmort	Enfield Center.
Alice Rogers	Orford.
Augustus C. Sargent	Plymouth.
Effie M. Spaulding	Rumney.
Mabel Stevens	Center Harbor.
Nellie M. Thompson	Hudson.
Belle J. Thompson	Hudson.
William A. Chase	Auburn.
Herbert F. Hoyt	Lake Village.
Josiah B. Lougee	Effingham Falls.
Daniel McMurphy	Plymouth.
Elwin H. White	Auburn.

1877.

Arzella E. Austin	Landaff.
Abbie M. Brown	Hanover Center.
Flora F. Cilley	Hill.
Mira C. Cox	Plymouth.
Jennie E. Haseltine	Suncook.
Mattie A. Horne	Rochester.
Theresa A. Hull	Plymouth.
C. Belle Kelly	Rumney.
Jane M. Kinsman	Plymouth.
Ella E. Knowles	Northwood Ridge.
Mary E. Mason	South Tamworth.
Lillian E. Mosely	Canaan.
Elizabeth Nims	Keene.
Ada M. Ockington	Lancaster.
Cora L. Parke	Plymouth.
Alma A. Pickering	Newington.
Ada M. Richardson	Keene.
Mary A. Sargent	Plymouth.
Ella E. Straw	Claremont.
Isabella Stuart	Dover.
Mary F. Taylor	Nelson.
Mattie J. Titus	North Haverhill.
Elizabeth I. Watson	Moultonborough.
Cora E. Weeks	West Rumney.
Clara E. Whidden	Stratham.

Name.	Residence.
Augusta S. Young	Hill.
Lillie L. Young	Madbury.
Frank B. Adams	New London.
William C. Child	Bath.
John J. Donovan	Plymouth.
Benjamin G. Franklin	Deerfield Parade.
Henry G. Hayes	Dover.
J. Langdon Quinby	North Sandwich.

1878.

Oriana Adams	Northfield.
Belle Brewster	Wolfeborough.
Sarah Brewster	Wolfeborough.
Mary S. Bryant	W. Newbury, Vt.
Emma Carbee	Woodsville.
Fannie B. Clark	Plymouth.
N. Florence Cobleigh	Groveton.
Ariana S. Dudley	Brentwood.
Mary E. Durgin	Haverhill.
Jeannette O. Eastman	No. Conway.
S. Florence Eaton	Auburn.
Jennie H. Ewer	Corinth, Vt.
Jennie M. Fellows	Suncook.
Sarah M. Fowler	Concord.
Metta G. Gault	Suncook.
May A. Gordon	Thornton.
Nettie R. Jones	Hooksett.
Susan M. Mann	Benton.
Clara A. Moulton	Thornton.
Abbie A. Pease	So. Newmarket.
J. Annie Robinson	Meredith.
Florence M. Russell	Plymouth.
Sarah E. Sawyer	Webster.
Ella M. Spaulding	Rumney.
Nancy J. St. Clair	Meredith.
Amelia A. Stevens	Salisbury.
Sarah K. Stevens	Brentwood.
Etta M. Swett	Wolfeborough.
Emma L. Tucker	Deerfield Center.
Nellie F. Webb	Lancaster.
Annie H. Wilkinson	So. Newmarket.

1879.

Nettie M. Chase	Deerfield.
Charles L. Coffin	Campton.

Name.						Residence.
Sarah L. Cutter	.	.	.	.	.	Keene.
Emma J. Fowle	.	.	.	.	.	Pembroke.
Eva I. French	.	.	.	.	.	Pembroke.
Mrs. Isabella Ferrin	.	.	.	.	.	Bridgewater.
Addie E. Gould	.	.	.	.	.	Antrim.
Alice Gould	.	.	.	.	.	Pelham.
Clara A. Harvey	.	.	.	.	.	Nottingham.
Kate E. Harvey	.	.	.	.	.	Nottingham.
Evelyn D. Holt	.	.	.	.	.	Pembroke.
Helen M. Hough	.	.	.	.	.	Lebanon.
Sarah J. Kelley	.	.	.	.	.	Claremont.
Ella Richardson	.	.	.	.	.	Lyndeborough.
Georgie E. Stevens	.	.	.	.	.	Deerfield.
Fred A. Wells	.	.	.	.	.	Plymouth.
Capitola L. Wiggin	.	.	.	.	.	Tuftonborough.

NORMAL SCHOLARS.

Helen F. Burwell	Acworth.
Nellie M. Burwell	Acworth.
Nellie M. Chase	Deerfield.
Mary H. Chesley	New Durham.
Charles S. Coffin	Campton.
Henry A. Cole	Milan.
Nellie M. Cross	Claremont.
Sarah L. Cutter	Keene.
Emma J. Fowle	Pembroke.
Eva I. French	Pembroke.
Mrs. Isabella Ferrin	Bridgewater.
Addie E. Gould	Antrim.
Alice Gould	Pelham.
Henry G. Hayes	Madbury.
Nellie Hanson	Rochester.
Clara A. Harvey	Nottingham.
Kate E. Harvey	Nottingham.
Eugene W. Hatch	Eaton.
Evelyn D. Holt	Pembroke.
Helen M. Hough	Lebanon.
Sarah J. Kelley	Claremont.
May A. Pickering	Suncook.
Ella Richardson	Lyndeborough.
John E. Robinson	Plymouth.
Sarah M. Sargent	Plymouth.
Georgie E. Stevens	Deerfield.
Fred C. True	Laconia.
Charles A. Wakefield	Eaton.
Fred A. Wells	Plymouth.
Capitola L. Wiggin	Tuftonborough.

STATE NORMAL SCHOOL, PLYMOUTH, N. H.

This institution was established by the State in 1870, assisted liberally by the town of Plymouth and the Concord and Montreal Railroad, for the direct preparation of teachers to instruct in the common and high schools of the State.

Since the reception of the first class in the spring of 1871, several hundred pupils have been members of the school, and three hundred and six have received diplomas upon the honorable completion of the prescribed courses of study.

SCHOOL YEAR AND TERMS.

The school year is divided into two terms, each containing nineteen weeks of study, with a week's recess near the middle of each term.

The next term will commence on Tuesday, September 2, 1879, and will close on Tuesday, January 20, 1880.

The following term will commence on Tuesday, February 3, 1880, and will close on Tuesday, June 23, 1880.

Classes will be formed twice a year — at the beginning of each term. Classes will be graduated at the close of each term on and after the close of the second term of the next year, — June 23, 1880.

ADMISSION.

Gentlemen must be at least seventeen years of age at the time of admission, and ladies sixteen.

Candidates must present certificates of good moral character

from some responsible person (school committees or superintendents preferred), must acknowledge their obligation to observe faithfully all the regulations of the school, and pass a satisfactory examination in the following branches: Reading, spelling, writing, arithmetic, geography, and English grammar.

A greater age and higher attainments than the minimum here prescribed, and some experience in teaching, will greatly enhance the value of the training given in the school.

The next examination will take place Tuesday, September 2, 1879. Candidates are specially requested to reach Plymouth Monday, September 1.

COURSE OF STUDY.

The board of trustees, at their meeting May 6, 1879, authorized the following course of study for the State Normal School, the time of the course to extend through a period of two years, and to be divided into terms of twenty weeks each, with daily sessions of not less than five hours, five days each week

BRANCHES OF STUDY TO BE PURSUED.

FIRST TERM.

1. Geometry ; arithmetic — oral and written — begun.
2. Physiology and hygiene.
3. Grammar and analysis of the English language.
4. Lessons twice a week in botany and mineralogy.

SECOND TERM.

1. Arithmetic completed ; algebra begun.
2. Geography and American history.
3. Philosophy.
4. Grammar and analysis completed.
5. Lessons once a week in zoölogy.

THIRD TERM.

1. Algebra completed ; book-keeping.
2. Chemistry.
3. Rhetoric and English literature.
4. Lessons once a week in geology.

FOURTH TERM.

1. Astronomy.
2. Mental and moral science, — including the principles of reasoning.
3. Theory and art of teaching, — including principles and methods of instruction, school organization and government.
4. School laws of New Hampshire.
5. Civil polity of New Hampshire and United States.

A course of lectures is given during the second year in ancient, mediæval, and modern history. This course is open to all members of the school whose standing will warrant their attendance.

General exercises in composition, gymnastics, and object lessons are conducted at such times and in such manner as the principals shall deem best.

Each term's work, so far as possible, is a unit; the studies, with the exception of arithmetic, algebra, and language, do not lap. While the course of study embraces two years, certificates of graduation will be issued to those completing the studies of the first year.

PROMOTIONS AND GRADUATIONS.

Promotions from one class to another are made at the close of each term by means of thorough written examinations. These examinations include every study pursued during the term, and the result in each study must be satisfactory to entitle the pupil to advance to the study next in order. In the senior term, a special examination is had in all the branches taught in the common schools, and only those who pass it successfully are permitted to graduate. Young ladies who possess good natural abilities and right habits of study find no serious difficulties in passing the required examinations.

AIMS AND METHODS OF STUDY AND TRAINING.

The ends chiefly aimed at in this school are the acquisition of the necessary knowledge of the principles and methods of education and of the various branches of study, the attainment

of skill in the art of teaching, and the general development of the mental powers.

From the beginning to the end of the course, all studies are conducted with especial reference to the best ways of teaching them. Recitations, however excellent, are not deemed satisfactory unless every pupil is able to teach others that which she has herself learned. In every study the pupils in turn occupy temporarily the place of teacher of their classmates, and are subjected to their criticisms as well as those of their regular teacher. Teaching exercises of various kinds form a large and important part of the school work. The studies are conducted upon the topical plan. Text-books are used, to a large extent, as books of reference. The committing of text-books to memory is avoided as far as possible, the scholars being trained to depend upon thoughts rather than words.

MODEL SCHOOLS.

These are schools made up of the village children, and occupying rooms in the normal-school building. There are three of them, — primary, grammar, and high, — corresponding to the schools found in the principal villages of the State. Each is under the charge of a teacher thoroughly trained in normal methods. The normal pupils teach a day each week during the second and third terms in one of these rooms, under the supervision of the teacher. This is one of the most valuable features of the school.

EXPENSES.

Board, including fuel, lights, and reasonable washing, can be obtained in the boarding-house of the institution at prices not exceeding \$3 per week.

Tuition (\$5 per term) is refunded at the completion of either course of study, upon an agreement to teach in the State.

Boarders furnish sheets, pillow-cases, towels, napkins, and spreads for their own use; if furnished by the house, \$3 per room will be charged for each term. Other furniture requisite for the room is furnished by the institution without extra charge.

ADVICE.

Students are requested to bring or purchase on their arrival an unabridged dictionary. These will be furnished at publishers' prices. They should also bring any reference or school books they may have. All reference books will be for sale at publishers' prices.

LIBRARY AND APPARATUS.

The school is furnished with a well-selected library of reference books. The town library is accessible to the pupils, and is well supplied with miscellaneous literature. The school is thoroughly equipped with apparatus for teaching the sciences.

LOCATION.

Plymouth is delightfully situated near the center of New Hampshire, in the beautiful valley of the Pemigewasset, in the heart of the lake region of the State, on the Boston, Concord, and Montreal Railroad. This railroad makes wellnigh perfect connections with all parts of the State. Plymouth is five hours from Dover, by way of Newmarket Junction and Concord; four hours from Wolfeborough, by way of the Wiers; three hours and a half from Nashua; four hours from Lancaster; and four hours and a half from Lebanon, by way of White River Junction. There are three mails from the north and three from the south each day.

The principal may be addressed at Plymouth, during the summer. He will be most happy to answer any inquiries about the school.

PLYMOUTH, N. H., May 15, 1879.

TREASURER'S REPORT.

To the Trustees of the State Normal School:—

The following report of the income and expenditures of the State Normal School for the year ending May 31, 1879, is respectfully submitted.

CASH ACCOUNT.

RECEIPTS.

Balance on hand as per last report, May 31, 1878,	\$341.07	
State of New Hampshire, cash as per act of legislature,	3,000.00	
Boarding-house, cash for rent to June 1, 1879,	300.00	
School-district No. 2, cash from committee, school money,	778.94	
Normal school, cash from pupils, fall, winter, and spring terms,	263.50	
	<hr/>	\$4,683.51

EXPENDITURES.

Cash paid on account boarding-house, furniture, per vouchers,	\$133.80
boarding-house, repairs, per vouchers,	268.94
normal school, miscellaneous expenses, per vouchers,	531.59
normal school, new building, per vouchers,	100.00

Cash paid on account normal school, fuel,		
per vouchers,	50.05	
normal school, repairs,		
per vouchers,	44.53	
normal school, salaries,		
per vouchers,	3,544.03	
	<u>3,544.03</u>	\$4,672.94
Balance in hands of the treasurer,		<u>\$10.57</u>
May 31, 1879,		

BOARDING-HOUSE.

RECEIPTS.

Cash from S. D. Kinsman on account, rent to June	
1, 1879,	\$300.00

EXPENDITURES.

Cash paid for furniture, per vouchers,	\$133.80	
repairs, per vouchers,	268.94	
	<u>402.74</u>	
Balance, debtor,		\$102.74

NORMAL-SCHOOL ACCOUNT.

RECEIPTS.

Cash from pupils, fall, winter, and spring	
terms,	\$263.50
committee, district No. 2, school	
money,	778.94
	<u>\$1,042.44</u>

EXPENDITURES.

Cash paid miscellaneous expenses, per	
vouchers,	\$531.59
fuel, per vouchers,	50.05
salaries, per vouchers,	3,544.03
	<u>4,125.67</u>
Balance, debtor,	
	\$3,083.23

The above is exclusive of cash expended for new building, repairs, or income from boarding-house.

STATE NORMAL SCHOOL.

SALARY ACCOUNT.

Paid A. P. Kelsey, services as principal, to end of winter term,	\$1,219.03
H. P. Warren, services as principal, spring term,	500.00
Miss E. M. Reed, services as teacher, fall, winter, and spring terms,	600.00
Miss Clara T. Clark, services as teacher, fall, winter, and spring terms,	325.00
Miss Nellie M. Thompson, services as teacher, fall, winter, and spring terms,	300.00
Miss Fanny M. Stone, services as teacher, fall, winter, and spring terms,	300.00
Miss Annie L. Lyman, services as teacher, fall, winter, and spring terms,	300.00
	<hr/>
	\$3,544.03
Total receipts for tuition, fall, winter, and spring terms,	263.50
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Salaries in excess of tuition, year ending May 31, 1879,	\$3,280.53

CHARLES M. WHITTIER, *Treasurer.*

PLYMOUTH, N. H., May 31, 1879.

MEMORANDUM.

Sundry bills due and unpaid,	\$224.60
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ANNUAL REPORT
OF THE
SUPERINTENDENT
OF
PUBLIC INSTRUCTION,

BEING THE
THIRTY-THIRD ANNUAL REPORT UPON THE PUBLIC
SCHOOLS OF NEW HAMPSHIRE.

JUNE SESSION, 1879.

MANCHESTER:
JOHN B. CLARKE, STATE PRINTER.

1879.

REPORT.

OFFICE OF SUPERINTENDENT OF PUBLIC INSTRUCTION,
CONCORD, N. H., June, 1879.

The superintendent of public instruction respectfully submits to the general court the thirty-third annual report of the schools of the State, the twelfth report since the establishment of this office.

This report embraces, —

- I. Extracts from reports of city superintendents and town committees.
- II. Statistical tables.
- III. Discussions and recommendations.
- IV. Report upon the State Normal School.
- V. Miscellaneous matters.
- VI. Report of the State Teachers' Association.

EXTRACTS

FROM

CITY AND TOWN SCHOOL REPORTS.

ALTON.—REV. E. P. MOULTON.

HIGHER QUALIFICATIONS NEEDED IN TEACHERS.

I feel that the standard of qualifications to teach is not as high as it should be, in our rural districts ; but it cannot be remedied all at once, but gradually, as the people learn that a little instruction that is first-class is better than a much greater amount that is third-rate. The prudential committees can help the superintending committee in this matter, by always being well satisfied that the teachers they engage are well qualified for the work.

AMHERST.—J. G. DAVIS, J. E. UPTON.

The average standing of the scholars has undoubtedly improved. This is owing to the prevalence of better views of the design of the common-school education and better methods of government. A superior order of text-books and frequent illustrations on the blackboard have also contributed to this result. There are fewer neglected scholars and less partiality than formerly. With this advancement in the general average of scholarship, there is a melioration of manners ; we witness less rudeness in speech and deportment ; books and benches are less abused, and the grounds about the school-buildings are more cleanly and reputable. This upward movement would be

strengthened if something should be attempted in every district in the way of ornamentation, by setting shade-trees, repairing and painting fences, and supplying the school-rooms with a waste-basket, good mats, a shelf for reference books, and a cabinet organ. Such outlays would more than repay the costs, in the gentler manners and good behavior of the children.

ANTRIM. — I. G. ANTHOINE.

The child of four or five years has been allowed to wander in the green fields and pastures, admiring the vast variety of plants and flowers, acquiring stores of useful knowledge by observation, without stint or tiring. Nature has thus far been his teacher. As he enters the school-room all seems a blank to him ; he sees objects he cannot comprehend, and hears that which he cannot understand. It does not suffice that the teacher learns him to read and spell. Satisfy his inquiring mind with objects that will interest him ; *gradually* lead his thoughts to a love for books, and the knowledge they impart ; not by confining him to his books, not by compelling him to study, but by object-teaching.

ANDOVER. — HOWARD MOODY.

The first defect to which I would call your attention is the inequality of privileges occasioned by the old district lines. During the past year some of the scholars have had forty weeks' schooling, while others have had but five weeks. Is there even the semblance of equality in this ? But you will say this is an extreme view. Yes ; but it is a true one. And this inequality is seen in a survey of all the districts, from that of the lowest to that of the highest number of scholars. This survey stands thus : 5 weeks, 9, 10, 13, 15, 17, 18, 19, 26, 26, 40, 40. Now, if the scholars in the shorter schools are to have opportunities equal to the longer, how are they to be obtained ?

In one of two ways. They must either put their hands into their pockets and purchase those privileges of some other schools, or else the town should be so districted that all shall have equal privileges.

The only objection to be raised against this union is that some of the scholars would have too far to travel. The legislature, at the last session, passed a law allowing scholars who live more than a mile and a half from the school-house to draw ten per cent of their money to carry them. Can there be anything fairer than this? Can you who live thus far away think of any other way in which you can give your scholars such advantages at so little expense?

Reflect that graded schools are very superior to the schools in the outskirt districts. I know that it is sometimes said that the scholars in the outer districts are as forward as in the central districts. But this remark is always made by those advanced in years. They are thinking of times long past, when the outer districts contained as many scholars, had as good teachers, and as long schools, as the more central districts. But now all this is changed. The scholars are few in number, the schools are very much shorter, and the teachers young and inexperienced, in the outer districts. And I know, from actual observation, that the scholars in those districts are not now near as far advanced as they are in the more central districts.

BATH. — HENRY H. CLARKE.

ARITHMETIC.

There are, in my judgment, many and grievous faults connected with the presentation of arithmetic, by our teachers generally, though I have found some notable exceptions.

The average teacher requires the scholar to commit to memory a code of rules for the solution of a certain class of problems, and then to go blindly through the operations indicated, without knowing, and, in many instances, without even asking for, the reasons of the process. The principles which underlie these rules and which should light up his progress, exercise his wits, bring into play all his faculties of attention, reflection, and judgment, thus making this beautiful science the supreme agency of intellectual culture, are almost wholly ignored.

The importance of mental drill is not fully recognized by us. In the public schools of Philadelphia fully one-third of the time

devoted to arithmetic must be given to exercises in mental calculation. This, in my opinion, is the best possible way, and should be adopted and rigidly adhered to in our schools. Great efforts should be made in the teaching of arithmetic to combine *theory* and *practice* in a rational manner, by a recurrence to the principles of analysis as well as to those of synthesis.

Thoroughness should be especially enjoined here. In every instance, the teacher should *know* that the scholar fully understands the *why* and *wherefore* of each step taken, and of every principle considered, and not till this is done will the teaching of arithmetic reach its highest in our schools.

GEOGRAPHY

has long been a favorite study with our scholars, and has, I think, received a proper amount of time and attention, though in some instances, I am sorry to say, sadly misdirected and misapplied. I have found in this study, more than in all others, perhaps, a general lack of thoroughness. The scholar is taken over too much ground ; his head is filled with an array of dry facts that he retains, if at all, in a very confused manner. There is not variety enough. Many teachers fail, either from a want of tact or inclination, to interest the scholar and call forth his powers of description. I have strongly urged your teachers to train their scholars early and often in map-drawing ; at first merely tracing, then from memory reproducing on paper or the blackboard the proximate forms of countries, placing the cities, rivers, mountains, etc.; to insist on the descriptive part only of those countries delineated ; paying particular attention to the relief of countries, their general features, the nature of the soil, climate, and productions, etc. From an actual experience of twenty-five terms as a teacher in various grades of schools, I know that scholars, thus taught, will learn and retain more of the real science of geography in one term than in many terms under the old method.

BERLIN. — S. D. GREEN.

IRREGULAR ATTENDANCE.

When you look over the records and find, that, in a town having a school census of nearly 250 between the ages of 5 and 15, there are only 190 enrolled scholars of all ages from 4 to 21, and that in a school of 35 or 45 scholars there has been an average attendance of only 20 to 33 for a short term, and this, too, in a period of perfect general health in the community, you cannot wonder at the evident want of interest and lack of progress in the schools. Not only and alone do the absentees themselves suffer greatly, but those who attend do also in — I had almost said — an equal proportion. The spirit of unrest prevails over every scholar. They look around upon the empty benches, — they cast longing looks out of the windows to see where their comrades are at play ; every outside noise or movement attracts their attention ; they become restless and discontented and totally unfit for study or school work. Look again at another school ; every seat is filled ; every one is “attentive” ; there is a smart and generous rivalry on all hands ; when recitation-time comes every boy steps smartly to his place, every girl glides with grace to her position in the line, and each face glows with the consciousness of a good lesson well learned ; every heart sure of the teacher’s approbation, and the “Well done, my child !” from fond parents at home. Do you know with what an irresistible power an army well organized moves forward, whether on the march or in the battle’s shock ? Every man in his place ; every touch shoulder to shoulder with its comrade ; every eye fixed on the object to be attained, and every heart thrilled with the word “Forward !” And you know also how it is when the ranks are broken by straggling, and every by-path filled with listless laggards, who care nothing for the success of the movement or the matters in hand.

We need some means by which scholars may be sure to attend school of some sort, either public, private, or at home. The law says they must do this, or their parents or guardians be fined ; but what means will you take to collect fines of people who

are scarcely able to provide bread for their families? These non-attending scholars belong, for the most part, to the foreign residents among us, whose religion and training are obstacles to their hearty adoption of our customs and availing themselves of our educational advantages.

BRIDGEWATER. — FRANK P. MORRILL.

SELECTION OF TEACHERS.

It seems to me that our success depends upon the selection of proficient teachers. A great deal of the responsibility of securing a good teacher rests with the prudential committee, for he is under no obligation to employ a teacher until he is satisfied that he is securing the best one possible; while the superintending school committee cannot refuse a certificate to one who passes a legal examination, even though he knows of much better teachers who might be obtained. The selection of teachers is a matter of *first* importance. We should get out of the old way of taking the first applicants for the position, many of whom are young and inexperienced. I would suggest the employment of graduates of our State Normal and other schools, and believe the benefit to be derived from this course would be marked and important. We need something to advance the standard, to lift our schools up to a higher plane, to introduce more efficient methods and better means of illustration.

BRISTOL. — NANCY A. DURGIN.

A little more efficient and thorough supervising might possibly be beneficial. Giving an hour's sitting once or twice a term, with a very dignified hearing of parrot-like recitations, making a stereotyped speech wholly incomprehensible to the scholars, with an approving nod and smile, is hardly a critic's business. Let there be a perfect understanding between supervisors and teachers, that they are to be judged by what they do in their honest daily work, and that this will be tested by personal questions to each scholar, dull as well as smart. The "cue will soon be taken," as good teachers and scholars demand and

enjoy just this keen, intelligent, and kindly criticism, having very little respect for any other.

CANDIA. — CHARLES R. ROWE.

MORAL INFLUENCE.

The influence a teacher exerts is wide-spread, and it is of the utmost importance that it be right. We believe it as much a part of the teacher's duty to help form the moral character of his pupils as to instruct them from the text-books. Too little is done in our schools to inspire our youth with the desire to possess an incorruptible character. This should be constantly held before them as the noblest of all possessions, without which the education of the intellect will be of little value to themselves or to the community.

We shudder at the developments of vice and crime, and are amazed on account of corruption in high places, and tremble for the stability of our free institutions. In the public schools we find the bulwark and the hope of the nation. We therefore most earnestly call upon our teachers, upon parents, and all interested in the well-doing and well-being of our youth, to use their utmost endeavors to plant in their minds the seeds of truth, integrity, and nobleness of character, and to inspire them with a love for moral excellence. Let them see, in our lives, as well as in our instructions, the beauty of a character founded upon the immortal principles of truth and righteousness.

CONCORD. — JOHN W. COLWELL, W. K. BARTLETT,
WILLIAM W. FLINT.

The work of educating the young is not to be done wholly in the school-room. An important part of it must be done in the home; and the work at school would often be done with more pleasure and advantage if the work at home were performed with more efficiency. It is not enough for parents to send their children to school, thinking that their own responsibility ends when their children are committed to the care of a teacher. There should be a home work continued constantly in connection with the work at school; and this may be reasonably

expected in proportion to the ability of the parents to render such aid, and the time which they have to bestow upon it. There should always be, at the very least, such regulations at home as will not hinder the work at school.

If we are to understand fully how the young are educated, we need to have a report from their homes as well as the school-room; but, not having the former, we must do as well as we can with the latter.

UNION DISTRICT. — ELISHA ADAMS, OLIVER PILLSBURY, CHARLES P. SANBORN, A. B. THOMPSON, HENRY J. CRIPPEN, EVERETT L. CONGER, JOHN H. GEORGE, WARREN CLARK.

PROMOTIONS.

The number who failed of promotion at the close of the last school year was very small, resulting from previous careful grading of classes and thoughtful consideration and decision by the committee of each doubtful case upon its own merits. The impression prevails to some extent that promotions are made according to a fixed standard, which allows all above to pass, and all below to remain behind. *This is a mistake.* In nearly every class in the district may be found pupils below any reasonable standard in their yearly rank and examination, who were permitted, after special investigation, to go forward; generally these will be found ranking *as well* in their present class as they did in that they left. There are several who have jumped an entire year; these are standing well; others have been permitted to advance with their class, though absent more than an entire term. These instances show not only the flexibility of the plan of promotion, but the possibility and feasibility of continuing the practice of placing pupils in classes where they will be most benefited, and the schools receive but little if any injury thereby. A pupil low in rank, yet constant in attendance and attentive to his work, can properly be advanced, while another, equal in rank, but irregular in attendance, indifferent and inattentive, is left behind. It certainly rewards the industrious and regular, and discourages heedlessness and idleness.

D. C. ALLEN, *Superintendent.*

COURSES OF STUDY.

There are two prevailing tendencies in arranging systems of education. One is to increase the number of school studies to include the elements of all the practical sciences, to recognize the claims of industrial art, and by special training to prepare for the discharge of daily duties.

The other is to abridge the present course of study to the "three R's," and may be to the exclusion of everything beyond the twenty-six absolute essentials, the letters of the alphabet.

Between the two there is a wide field.

The sentiment that courses of instruction should more closely conform to individual tastes or to prospective occupations finds earnest advocates. In the lower grades of schools, it is impossible to give such instruction until the tastes of children and their judgment shall be developed earlier so as to come within the limits of the average school life. In the past, many have finished their schooling, and started after the calling for which they deemed themselves best adapted, through the workshop, through one profession after another — always seeking yet never finding it. With present facilities, no human being can predict the future of an American boy or girl. The child of poverty to-day may become the courageous and self-reliant merchant prince ; the common workman on a ferry-boat may shortly control the railroad interests of a vast country ; the ordinary though thoughtful boy of to-day may to-morrow startle the world by his marvelous inventions ; the child of wealth and influence may dishonor himself and disgrace his friends. How can special training be given for that which cannot be foretold ?

Are we demanding or expecting too much of the common schools ? In developing the body, they must encounter and eradicate the taints of heredity, of physical laws violated during early childhood, and of abnormal excesses during school life. In developing mind and morals, they must encounter the teachings of selfish and ignorant nurses, thoughtless parents, and of the street. Education commences with the first breath. Sure it is, if home teaches not cheerfulness, patience, forbearance, self-

control, and a sense of duty and obedience, no school can remedy the defect, and the attempt will result only in conflict.

When the fact is recognized that "it is mainly in the home that the heart is opened, the habits are formed, the intellect is awakened, and character molded for good or for evil," its influence upon the school will be better appreciated, hearty co-operation deemed more essential, and the school less censured for failure in attempts to make the weak strong, the crooked straight, the rude polite, and the perversely ignorant willingly wise. Let each bear its own burden, meet its own responsibilities, and answer for its own results, or jointly and cheerfully make common cause against a common enemy.

Many seek to obtain the broader education by a less amount of work. They long for knowledge which comes without seeking, without attention, without toil. Yet the mind, as the body, grows and strengthens by labor. Neither must be overworked. Both must be taxed. The need is able men and able women. Able boys and able girls are the sources of supply. Ability comes through exertion, through thinking, through working with a purpose. Apathy and indolence are not the conditions of victory. Its price is the struggle. Demanding the fruits of training without effort to obtain them tends to directly increase the tramp and vagabond elements of society. Idleness is the curse of man. It exhausts, wastes, and destroys. Industry expands, builds up, achieves. While I most heartily and unreservedly condemn overwork of body or mind, I would avoid encouragement of bodily or mental indolence in youth, lest manhood and womanhood be aimless and useless, and old age fruitless and unhonored. In accordance with this belief, I have, under your direction and with your sanction, gradually restricted the school work. Nearly two-fifths of what was attempted six years ago is now omitted. Still further restriction is possible, but it must also be gradually made; that which is most valuable for discipline and information must be retained, nor should æsthetic culture be entirely neglected.

READING.

The highest class in the grammar schools, it seems to me, can

be furnished with no better additional reading matter than a weekly newspaper, edited with ability, containing general information regarding passing events and prominent industries or activities, and noting the advancements of science and art. The pupils will be brought directly in contact with the concerns of daily life. Under positive restriction regarding sectarian and partisan articles no harm would result. The teachings of the school would more fully accord with the teachings and needs of an active world. Other advantages would follow besides a broader intelligence of passing events. The "Market Reports," "Sales and Exchange of Stocks," and "Marine Intelligence" would furnish the judicious teacher an excellent guide and aid in adapting her instruction in arithmetic, geography, and history to the demands of practical life. The so-called "practical examples" of the text-book with unreasonable or impossible prices would give way to those having actual prices in the market, to possible problems of interest, discount, and exchange. In geography, the stale, flat, and unprofitable study of the text-book alone would be made interesting and profitable by acquaintance with the relative position, population, government, and prominent features of countries most intimately connected with our own by common interests. Should you hear one of the classes eagerly reading the interesting letters from Mr. P. B. Cogswell, with maps before them, and all ready to give any further information they may possess regarding any place at which he halts, I think you would readily agree with me that the newspaper affords the means of unifying or binding together geographical facts. It is to be the chief educator of the many compelled to labor to supply their daily wants, and for those who have not the means or inclination to pursue a higher education. Its use in schools, under the guidance of the teacher, must result in familiarizing pupils with the terms used by professional and business men, in daily transactions, keep both teacher and pupil aware of the improvements in the arts and sciences, and give them a better understanding of passing events. In fact it may with some degree of propriety be affirmed, that the chief result of intellectual training of more than half the school population should be the ability to read intelligently and intelligibly the

record of a busy world as presented in the columns of influential newspapers, and literary and scientific magazines.

The additional expense increased by following out this suggestion would be the subscription price of a half-dozen copies of some reliable newspaper.

CORNISH. — REV. J. T. JACKSON.

SCHOOL-MEETINGS.

My first suggestion is that we take a deeper interest in our school-meetings. We cannot afford to let two or three transact the business of a district. It is a sad fact that those who absent themselves from these meetings are the ones who can and should do the best service for the prosperity of our schools.

A good school-meeting begins well for a good school. An agent is chosen who will discharge his duties faithfully. Here let me say, I think the practice in taking turns, as agent, is injurious. Have we a man fitted for the place, elect him while he does good service. The agent should be a man who has been a successful teacher, who takes an active interest in the prosperity of the school, who does not consider his office burdensome, who has a personal acquaintance with live teachers, and will not hire unless he is convinced he has found an earnest, successful teacher, who is well qualified for the work. Let us remember the office of prudential committee is an important one. Let us never fill it with an incumbent who cares nothing about the school, or the teacher, more than to secure one who will work for low wages, a certain number of weeks, until the money is expended.

CROYDON. — HUBBARD A. BARTON.

A WORD TO TEACHERS.

To you, teacher, who have to do with God's noblest work, — the immortal mind, — we desire to offer a few words of advice. To be successful in your calling, it is necessary for you to be able to teach not only your pupils, but also yourself. If you would avoid a routine method, if you would progress and keep

pace with the improvements of the age, you must study, you must be ever drinking from the fountain of practical knowledge, continually seeking new subjects of thought, thus improving both in learning and wisdom. Aside from thoroughly mastering those branches that are required to be taught in the public schools, you should be diligent in acquiring information from other sources, in seeking by a variety of study to add to your store of general attainments. This constant mental culture and discipline are absolutely essential ; for the mind, to be vigorous, enlarged, and comprehensive, must have something more to feed upon than its own reflections. To keep it active and steadily improving, and make it a suitable agency through which to impart knowledge to others, you must supply it with sustenance drawn from different departments of learning — those store-houses which contain the thought and the wisdom of other minds. Your experience must come from daily work in the school-room ; but your increase of knowledge must come, in a measure, from other sources. In teaching, so much can be accomplished by illustration, by the recital of an incident in history, of a fact in science, of the habits and customs of different people, of a thousand other interesting subjects, which will awake the attention and excite the interest of the pupil, that it is of great importance that the instructor should possess this needful information.

With regard to the duties of your vocation, bear in mind that they do not end with the regular studies, as they may be termed, however well and thoroughly taught. Good manners should be inculcated. The pupil should be made to feel that the law of kindness, gentleness, courtesy, self-respect, and respect for others, ought carefully to be imbibed. Nor is this all ; the subject of morality and piety, in their appropriate places, ought not to be overlooked. The infusion of denominational sentiments, or anything that could give bias in that direction, surely cannot be desired. But there are great principles, both of morals and religion, which are common to all, and which should always form an ingredient in the education of the youthful mind.

DANBURY. — WM. G. NORRIS, ESQ.

SUGGESTIONS.

No word of mine is needed to tell you whether your schools the past year were good or bad. Most of you know the make-up of both kinds just about as well as you know the lines and bearings on the map carried around in the brain that tells you the way home. It is too late now to mend the bad ones, and the good ones are well enough to be let alone. Our present business is to look out and improve the latter and not repeat the former in future.

We can't all hope to have first-class schools every time. We have not half teachers enough of that class to go round. And then we don't pay enough to retain them, if we happen to get them, against the more liberal inducements held out to them elsewhere. Good things must be paid for. And in fixing upon a scale of qualifications of teachers for our different districts, we have to take into account the amount of money each one has to expend. In this way a tolerably complete chart may be constructed, by which we may be guided in giving out certificates to teachers. We cannot bring them all to the same test. But an appropriation of more money would render a scaling-up of tests highly appropriate.

Some of our teachers, perhaps a good many of them, are found most lacking in the *science* of figuring. In the *art* of comparing answers in recitations with those in the text-book, of "doing sums" under the guidance of a key, and perhaps of covering slips in examinations by well-affected diffidence, they are for the most part well qualified. Numbers are abstractions. Every single thing, real or ideal, has the attribute of individuality. We take that property apart from the rest of the thing, call it unit or one, and make it tangible by a visible sign. Adding to it others of like identity makes what we call plurality. Each such addition is marked by a distinct sign till our sum is nine. At the next addition we attribute individuality to the cumulation, call that a unit when abstracted, make every succeeding ten a unit, and repeat the use of our signs to

represent this new order of units. And these nine numerals, with the cipher, in their different orders, mark all the additions in our system of counting. Had we taken our counters from an earlier race, we might have had but six of them, as the frequent use of seven as a rest in counting, in early writings, seems to remind us of a lost septimal notation.

Of course it is not expected that every scholar is to be a good mathematician. But the foundation of whatever is to be acquired ought to be laid at the beginning in notation. It would be much to the discredit of any young lady on coming to have charge of the affairs of a family, if indeed anything is now left of that once venerable institution, not to be able to keep accounts. But, as the world goes, a large share of her time and attention must be devoted to the sewing-machine and voting.

Not to insist any more on the "art of writing numbers," but few of our teachers can read them after they are written. Not one in ten of them can tell the difference between a French and an English billion.

Perhaps our text-books are somewhat at fault. But a good teacher can make a text-book as the class goes along. Many of the rules of the books are mere stocks and tethers. "Six *and* six are twelve," is addition, and "*twice* six are twelve," is multiplication. Good teachers note this "distinction without a difference" in the beginning. Most inquisitive little pates, however, are left to study it out for themselves. How many of us can look back to school-days and remember now and then a teacher, that, by a single word, would unravel a snarl and set the whole thing in order! Even the "tingling memories," still creeping up our backs to our brains, are softened by such associations.

It is in figuring, perhaps, more than anywhere else, that the genius of the teacher adapts itself to the needs of the scholar. And in this direction rules and systems are but "blind guides." Nothing but the impulse of native wit can go right to the weak point of every member of a class, and give to each a portion in due season. Dull but industrious pupils are to be praised for diligence. Bright and apt ones, for ability. Good ones, for

general excellence. No two of them can be treated alike. Go into any one of our schools, count the pulse in each wrist on the forms before you, and no two pairs of them will be found beating exactly alike ; and this index of the energy of the heart may be a pretty good exponent of the power of the calculating machine in the head. Given in a teacher a kind of second sight that sees and measures the mental velocity of each mind to be guided, then add to it the knack of saying things in a rememberable way and at the right time, and you have a teacher of rare resources for calling out latent energies of dullards, as well as curbing the reckless vauntings of the brilliant.

But few teachers seem to like to teach arithmetic. Recitations are neglected, or entirely suspended, after a few days spent on rudimental calculations. Half the teachers lack facility in the use of the language of arithmetic. Were it not so vexing it might be amusing to hear, as we often have to, the terms product, quotient, sum, minuend, remainder, and so on mixed up and confused without correction by advanced classes in recitations. Classes are called out to recite from lessons in the back part of the book, who, on reviews, can't define notation or give the rule of addition. Education obtained from such teachers, and in such a way, is a pyramid wrong end up, and as useless and untrustworthy for business purposes as the baseless fabric of any other dream.

Our knowledge of arithmetic, to be useful, must be usable. What we have of it is to be a part of the mind. Not to depend on memory ; not to be studied out when wanted, — but to come up as by intuition. And the way to get it so is to begin at the beginning. Only two things can be done with numbers, — make them more or less. All their devious meanderings are either addition or subtraction. All the enormity of the science is found in the combination of these two rules. When the little figurers come to understand this limitation of the power of numbers, they won't care what part of the book you put them in. It is science and discipline they are after, and not information.

How to handle figures in any way, anywhere, and at any time, is a knowledge not easily acquired. But all our schooling

should tend in that direction. It makes no odds what book we use, or what part of it we are in, if our teacher is master of the science. Analysis and synthesis are both alike within the scope of the human mind. And both are to be used in reasoning with numbers. He that walks on one leg cuts but a sorry figure, and one eye never gets a stereoscopic view of anything. No danger of teachers' knowing too much. But he must not undertake to make his scholars know too much in too short a time.

More female teachers falter on examination in numbers than anywhere else. Now and then one is found all right. Most of them get bothered and mixed up before they get clear of fractions. It is the exception, and not the rule, to find an applicant for a certificate who can explain the division of one vulgar fraction by another. But perhaps this ought not to be laid to their charge. Our text-writers, most of them, make bungling work of the same explanation.

Mental arithmetic, as it is termed, isn't rated at half its value. It is worth as much again as exercises on the slate or board. Most of the minor transactions of business are adjusted by reckoning in the head. Store-keepers and shop-men are honest to a proverb; but quickness at figures in their customers tends to keep them above suspicion. Figures won't lie, but lies enough are told with them to damn the whole generation. Correctness and facility in adding numbers when written out, if not a gift, is a rare acquisition. "Practice makes perfect;" but it takes a deal of practice in handling long columns before any papal airs can be claimed, even in the rule of simple addition. But to carry the numbers along in the mind and add them at the same time, to any considerable extent, is a still rarer acquisition. It is an acquisition to be desired, and can only be obtained by a "use that breeds a habit." And then habits are now known to be hereditary.

Next in order, in general usefulness, after addition, is percentage, or the ability to cast interest, — simple, annual, and compound. Few are called upon to assess taxes; but few are free from casting interest, either going or coming. And nobody, hardly, estimates the consuming power of the accumulating energy

of compound interest. More men are ruined by it than by gambling and the whole tribe of prodigalities. It eats out the vitals of individuals. It cripples associate and corporate enterprises. It is a thief in the night to municipalities. It enervates the energies of states and nations.

Make the school-masters and school-marms keep the boys and girls in the rudiments ; make them masters over a few things ; instruct them to seek first for the roots and powers of numbers in notation and addition, and then they are in the way to make additions of all the other good things in both pure and mixed mathematics.

DEERFIELD. — W. V. B. TILTON.

OUR SCHOOL SYSTEM.

The great object of the people should be the establishment of the best schools at the least cost. And they should have no interest in the district system when it fails to secure these ends. It not only fails to secure these ends, but is fatal to the highest prosperity of our schools. Let us lay aside all prejudice and consider the question in the light of reason and experience.

Our district system intrusts with two classes of officers the management of our schools, neither wholly responsible for their character, and frequently one acting in direct opposition to the other. Under such circumstances the full benefit of our common schools cannot be realized.

Two agencies employed to do a certain work cannot be expected to perform it so well as when it is intrusted, with all its responsibility for success or failure, to one.

This system clogs the progress of educational improvement.

Reason and facts alike condemn it as a fruitful source of inconveniences and evils. It perpetuates poor school-houses, inefficient teachers, and neighborhood feuds and jealousies. It prevents the equalization of school advantages, and stands in the way of a proper classification of pupils. It makes no provision for the adequate supply of the necessary aids to instruction, as requisite appliances for the illustration of the studies taught in

the schools. As compared with the town or municipal system, it is both expensive and inefficient.

For these and other reasons, we would pronounce a verdict against it, and would hail the day (if ushered in during our natural existence) that doomed it to pass away.

DERRY. — HENRY O. HILL.

Teachers should not confine themselves, in teaching, to the few facts given in text-books. Show the scholar that the few disconnected ideas which he gains from his school-books, however valuable they may be in themselves, are yet more valuable as nucleuses around which to gather other ideas. Assist him by talking of the subjects treated of in his school-books, and encourage him to find everything he can on those subjects from his friends, and from every source possible. Awaken his interest, and make each study a living reality.

DOVER. — REV. G. B. SPALDING, *President*; H. P. WARREN, *Supervisor*.

BENEFITS OF SUPERVISION.

What has supervision done? It has laid down a course of study and held the teachers rigidly to it, not allowing them, as heretofore, to forage at will among the pleasant studies. At the end of each thirty minutes in the grammar, of each twenty in the primary, the work stops, and some simple form of exercise engaged in. The children are thus rested, and a new study is taken up, calling upon a different set of faculties.

Second, it has changed the character of the work. What was it five years ago? In many cases very earnest, but, with rare exceptions, thoughtless.

READING.

In this the scholars almost wholly mimicked the teacher. What the passage meant was neither thought of by the pupil nor apparently cared for by the teacher. That reading had, save in rare instances, anything in common with talking, had never dawned upon teacher or child. Do I exaggerate? I have

heard, not once but a hundred times, in our schools, children, ranging from eleven to fourteen, read Webster's and Winthrop's most rhetorical speeches. How many men are there who can get from their reading any but the most vague idea of their meaning? What has supervision done to correct all this? It has compelled teachers to study with their pupils the selections read. No word is allowed to pass until a child's definition has been drawn from the pupil, or the meaning from the dictionary reduced to a child's understanding; it has required a study of simple rhetorical figures, not to learn their names, — a worthless acquisition, — but to get at the beauties hidden beneath their apparent meaning; it has demanded that no historical or philosophical allusion should be overlooked; and, finally, it has sought to make *natural* readers. Has it succeeded? Yes, in a marked degree.

The supervisors regraded your schools. When they took charge of them the most noticeable feature to a casual observer was the great difference in the size of the classes. The lower grades of the primary schools were crowded, while the upper grades were thin. The same was true of the lower and upper grades of the grammar schools. Each room in the grammar and primary schools has been equalized. None contain, now, less than forty or more than fifty scholars. Each class has now been divided into two divisions presenting a difference of six months in scholarship. Promotions are made semi-annually. This has fired the most sluggish children.

Another result has followed. We have pushed the scholars along in the grammar schools until, in the first classes, there are in the aggregate seventy-two scholars. Of that number, at least fifty will pass examinations this year, averaging seventy per cent.

UNGRADED SCHOOLS.

All criticisms made upon the graded apply with still greater force to the ungraded schools. The number of classes in some of these schools has been cut down one-third, by consolidating classes. No ungraded school should have more than two classes in geography, two in history, two in written arithmetic, and three in reading.

These schools have shown their interest in study by commuting the money received for care of building for maps and globes, so that each school is well provided.

HIGH SCHOOL.

I have given to this school, during the year, but little attention ; it has needed but little. It has never had a more scholarly principal, or abler associate teachers.

Whatever of success has attended my labors I freely share with my predecessors, Messrs. Folsom and Thompson, who did much of the pioneer work whose results you are enjoying to-day.

DUBLIN.—HENRY C. PIPER.

SCHOOL REVIEWS.

We deprecate the somewhat prevalent practice of devoting the last two weeks, more or less, exclusively to review. To the practically thorough scholar this going-back process, with the gate shut squarely against further advancement, is largely time thrown away. In all branches the acquisition of new knowledge involves a perfecting practice upon the old.

What scholar, how far soever advanced, can read an oration of Webster's without calling into use a constant practice upon the elementary sounds of the English language? And this essential element of good scholarship is introduced to the learner on the seventh page of the spelling-book, and errors in this respect should be corrected at any stage of the learner's progress when and wherever they occur.

Who can cast interest, measure a load of wood, or calculate the capacity of a cask, without an accurate knowledge of, and practice in, the four fundamental rules, involving common and decimal fractions? Nobody. Hence, when the learner discovers an imperfect knowledge of first principles, though he be engaged in algebraic geometry, he should at once have a hearing upon parts deficient.

This constant recurrence can be carried on without in the least interfering with the daily routine of school business. It is reasonable to suppose, that, in all well-regulated schools, a defi-

nite amount of time is allotted to each recitation, and every teacher knows that, however carefully this arrangement may be made, the lesson will often, for various valid reasons, fail to fill the time. Such remnants are the teacher's golden opportunity for review. He should at once vigorously call the attention of the class to some subject previously passed but imperfectly understood. Such digressions should, on the part of the teacher, be a perfect sally, calling forth his best knowledge and skill combined with all the original brilliancy at his command. So he will inspire the class to second his efforts. Invest the subject with due importance, and then assail it as a battery of artillery would assail an important post the enemy were about to regain. So he will set his school in order for examination at all times. Such is the style of review in which we believe and have faith. A moderate, sleepy effort would justly be regarded by the school as a mere "side show" to pass away the time.

DUNBARTON. — A. J. HOPKINS, W. H. STINSON.

We are also glad to note the interest taken by the parents and citizens in several of the districts, who have encouraged the scholars and cheered the teachers by their occasional visits to the school-room, and have in this slight way, though perhaps unconsciously to themselves, added most materially to the progress and welfare of the several terms. Children are apt to pattern, in a measure, from their elders; and if you prove to them that you are sincerely in earnest in your desire that they should rightly improve their time while at school, by visiting the school-room as time and opportunity may allow, by making inquiries and drawing them out in many ways as to lessons and other school affairs, you may rest assured that under the eye of the right teacher your boy or girl is in safe hands, and making safe progress.

EPPING. — H. B. BURNHAM, M. D., F. W. SPAULDING.

IMPORTANCE OF HIGHER STUDIES.

We are more and more convinced of the importance of establishing a school of higher grade than any now in town. We

should have a good high school for the benefit of those of our youth preparing for college, and those wishing to pursue studies not taught in our common schools. More of our oldest and best scholars would endeavor to obtain a better education were there facilities for doing so in town, and thus avoid the expense of several terms or years of study in neighboring towns.

Very few of our scholars, the past year, have studied algebra, still less philosophy and physiology, and none geometry, chemistry, botany, and rhetoric. A knowledge of these branches of learning, though rudimentary, is of worth to any one, and quite indispensable to those intending to teach or to enter professional life. We should have a school in which all these branches and the languages can be taught. We are suffering yearly, in that which best promotes the varied interests and general prosperity of society in its moral and intellectual growth, from the want of such a school in town. General intelligence militates against pauperism, crime, and intemperance ; and schools can be more cheaply sustained than jails and almshouses. Years ago, high schools were well supported in town. Why can they not be now ?

Why permit this impolitic retrogradation in education to continue longer to our injury ? Why cannot some movement be inaugurated that shall make available at once the income of the Ladd donation in the support of a school of high character ?

FRANCONIA. — S. M. PINKHAM.

MORALS IN SCHOOLS.

When any scholar becomes too large to observe strictly the rules and regulations necessary to the progress of the students, he has become too large to continue his connection with the school. If he must be schooled, let him be placed in the school of moral reform. The outlay is too great, and the interests too momentous and far-reaching, to permit an invasion of its sanctum, or an interference with its province, that shall retard its work or subvert the purposes of its exalted mission. Such should be the elevating tendency of the national safeguards that the scholar can be readily distinguished from the street-loiterer.

The school-room should be educational in its highest and best sense. It should inspire the young with the motives of a higher life, and excite to virtuous aims and noble deeds. Our schools are what we make them ; and when we make them what they should be, they will reflect honor upon whom honor is due.

FRANKLIN.—E. B. S. SANBORN, GEORGE L. CHANDLER,
W. M. BARNARD.

IMPORTANCE OF GRAMMAR SCHOOLS.

The grammar schools of the two villages have done excellent work during the year, and there are no schools in town of more importance than these. Many scholars never go beyond them, and here they get the arithmetic, geography, and general knowledge that must serve them for the practical work of life. It is hardly too much to say that a scholar should never wholly leave the grammar room for the high school or elsewhere till he has thoroughly mastered the practical work of arithmetic. Since there are many pupils who never reach even the grammar school, it is an important point to impart all the knowledge of reading and spelling and the simpler principles of arithmetic that is possible at any stage of their progress. The course of study is carried on with the object of having the pupil just as well informed as possible, no matter where necessity takes him from the school. When a pupil leaves the lowest primary room he is able to read in the second reader and to spell simple words. In addition to this his mind has been trained by oral object lessons to observe and think for itself, while he has been prepared for writing by blackboard exercises of various kinds. The first principles of numbers are taught here, and by an ingenious device of coloring the multiplication table is made to show to the eye the various factors that enter a number, and so several things are taught besides the mere memorizing of the table.

FREMONT.—B. T. SANBORN.

As brooks unite to form a river, and by combined force make a channel for the increasing stream, so the studies pursued and the instruction given tend to form habits of study that shall

become a channel of communication between the ever-widening and receding past to the present and the future.

There are obstacles that obstruct the onward flow of the river, — drift-wood and debris from adjacent hill-sides, brought down by spring freshets, which make turbid and foul the stream ; so there are obstacles in the course of study.

At first the thoughts are not clear and connected ; but as studies are pursued the mind expands and strengthens until the ideas flow smoothly in whatever channel they are directed. True, there is the drift-wood and debris of "light literature," which floods the land and pollutes the fountains of knowledge ; but, despite all the obstacles ignorance and greed of gain can throw in the way of education, our common school must remain the only royal highway over which our youth may walk to fame and usefulness.

IMPROVEMENTS.

Instead of remaining far in the rear of modern improvements and occupying an old school-house, the relic of a past generation, District No. 4 has stepped to the front and now becomes a leader, as they point with justifiable pride upon the neat and beautiful house recently erected. It is the wish of your committee that the other district might "go and do likewise" ; not that they need new buildings, but there are important improvements greatly needed, which would not necessitate a large outlay of money. With new tables to take the place of the unsightly desks and stands, serviceable chairs in place of the broken and worthless ones too often found in the school-room, one long-needed improvement would be made, and at a trifling expense. The new State map has been purchased for each school-house, and a set of outline maps would add much to the interest of those who study geography. Let us see to it that the interests of education now committed to our trust are not allowed to deteriorate, or the facilities for improvement diminished.

FITZWILLIAM. — JOHN COLBY, A. R. GLEASON, AMOS J. BLAKE.

SMALL SCHOOLS.

It is evident to all that we are working at a disadvantage, on account of the number of small schools. These are in the way of reaping a desirable profit from our school appropriation. It may be our misfortune only that we have so many small schools ; but there are some among us who are feeling that this is not simply a misfortune. And there is the growing inquiry if the children and youth of our town cannot be saved from the unprofitable distribution of the school money. This feeling is loyal to the statute that requires the town to furnish schooling for all. The inquiry is made from a desire that our scholars shall have *better* advantages for an education for the money appropriated.

If there are twenty, twenty-five, or thirty scholars who can be brought into one school without going an unreasonable distance, then there is a loss and a waste if two or three schools are supported for their education. This statement hardly needs to be followed by an argument for its support. There is a loss of the stimulus of numbers. The bright boy or girl who stands at the head of a class of *one* in a very small school, needs the stimulus of other minds and the quickening of a healthy emulation from the larger school. More money is secured for the schools thus united, for the lengthening of their terms, and increasing their value by teachers of higher qualifications, and by needed apparatus. Here is a gain of no little importance, and a gain that will compensate for an occasional inconvenience. If any arrangements may be made by which the number of schools shall be diminished, with this promise of increased efficiency, it will be wisdom to seek for it until we find it.

TEACHING AS A PROFESSION.

We can conceive of no calling or profession in life more honorable or praiseworthy than that of a teacher. It is no small matter to be intrusted with the responsible duty of educating the young, — being ever conscious of the fact that whatever the im-

pression made upon the youthful mind, either for good or evil, shapes the future conduct and character of the man. Hence how important that the youth be guided and instructed by proper teachers, — such as make a constant study of the profession. In no other way except by constant study can any person expect to excel, or ever fill the chair of an instructor creditably to himself. If persons have no love for the profession of teaching, they cannot acquit themselves honorably ; hence, for the good of the young, if for no other reason, they should abandon it at once. We think one reason why so many fail in this profession is because they do not enter it with a determination to succeed. The honor a teacher acquires is proportionate, usually, to the effort put forth to do his duty. If no special effort, but little praise attends his works. A teacher, in order to gain and retain the respect of his pupils, must be independent of text-books ; that is, not confined to them during recitations, and must know not only just a *little*, but a *good deal* more than his scholars. If a teacher has not this assurance, it will be difficult to preserve his dignity as an instructor throughout the term.

TEACHERS' MEETINGS.

The teachers of our public schools hold few meetings, nor take occasion to come together often “to compare views” for mutual improvement in their profession. If teachers desire to keep pace with the demands of the times and the progress and improvements in the sciences, they should hold meetings like the members of all other professions, and discuss the various principles, methods, and theories connected with it. We would recommend that the various teachers in town should meet weekly on Saturdays, in some school-house or other convenient place, and consult together.

GILSUM. — SAMUEL W. DART.

The welfare of any community, town, or nation may be said to be represented by its system of public education of the masses ; therefore, to enjoy what it is our privilege to as a civilized and enlightened people, we must make the standard of our intel-

ligence higher and higher as we stride along the course of time. To think of returning to the primitive state of our public-school system one hundred, or even fifty years ago, is folly, and to think we have *attained* the desired goal is worse than folly. But if we cannot go to the past for our standard, nor have it in the present, we must press on ; yes, onward and higher.

We do not want costly *buildings* half so much as we want costly *teachers*, teachers who will teach practically what the book may teach in theory. Perhaps there is no cause so productive of mediocrity in all the walks of life as the want of knowledge practically applied to every-day things. Then, in order to bring about this state of things, we want live, energetic men and women as teachers of the young in our schools, those who will also give good moral instruction, with scientific knowledge. Then we want illustrative apparatus. Our schools in this town are very deficient in this respect ; I may say almost totally so. Next we want the best text-books, and not too many at one time. Better learn a few things well than to get a smattering of everything and practically *know* nothing. It is necessary to concentrate the mind upon a few things, in order to have them firmly seated there.

HAMPTON FALLS.—WM. A. CRAM, N. H. ROBIE, J. F. JONES.

The best education in our common schools is that which kindles more and more a desire to know. The best teacher is one that awakens the pupil's mind to the grand fact of the illimitable vastness of knowledge, and that life should be made rich and beautiful by a constant growth into higher knowledge of the world and life, so that manhood and womanhood may become more and more a true high school. For the improvement of our schools we need to keep this high principle full before us, that true education is twofold ; first, to impart and acquire the knowledge of books, but above all this to develop a high moral character of truthfulness, temperance, and kindness, that will use the knowledge of books to noble ends of life. This kind of common-school education we believe to be the sure foundation

of the happy home, the righteous business, and the progressive state. For such an education let us give, freely, money and deeds, since we know of no greater heritage of wealth to leave our children.

HANOVER, UNION DISTRICT. — J. W. PATTERSON, W. C. DAWSON, ROBERT FLETCHER.

The elevation in the intellectual and moral tone of the children and youth of our village, obvious within the few past years, may be traced, in large measure, to the improvement of our schools; and in this fact we ought to find motive and impulse to increased and untiring efforts in the future. The consideration that the character of our industrial and social interests, and the success of our political and religious institutions, are involved in the cause of popular education, uniting with parental affection, ought to make our common schools an object of constant solicitude and effort. Much has been done, but much remains to be done. A system of schools is as powerless, as a system of laws, to execute itself. Committees, teachers, and parents must all work, and work in harmony.

HAVERHILL. — SAMUEL B. PAGE, H. P. WATSON.

TEACHERS.

During the past year teachers have been employed with noticeable care and good sense by the prudential committees. There has not been a failure to meet their and my expectations in any instance. Only two graduates of the State Normal School, — Misses Parke and Melven, have been employed in my division during the past year. It is not in any sense uncomplimentary or unjust to others to say that their professional training has placed them at the head of the corps of teachers under my supervision, — that with less effort they have met with more complete success. I again call the attention of all teachers and prudential committees to the law relating to school registers — printed upon the first page of the cover of each register, and binding upon all concerned: "Every teacher, at the close of his school and at the end of each term

thereof, *shall* make a return of such register or record to the school committee of the town, who shall give him a certificate thereof; and *no teacher* shall receive payment for his services until such certificate is produced and delivered to the prudential committee." — *General Laws, chapter 89, section 16.* In several districts, by a neglect of this plain injunction of the law, the money of the districts has been illegally paid and received; and, as an additional and attendant evil, the registers are not accessible to the school committee, and the amount of the literary and other funds drawn by the town from the State treasury is materially reduced. Several teachers have failed to fill the blanks in the registers in conformity to law.

PUPILS.

The number of pupils actually in attendance upon the public schools has been substantially increased, showing superior inducements and attractions in the school-room, and a greater interest in the schools upon the part of parents and guardians. It is also very gratifying to me to note the fact that the pupils in attendance are of a greater average age than for either of the two preceding years, which is attributable to the employment of superior teachers, and perhaps also to the low prices and greater scarcity of labor for lads and young men. An examination of the roll of honor upon the foregoing pages will show another fact, which, more strongly than anything else can, will demonstrate to everyone the higher standing and increased prosperity of our schools. Out of less than five hundred different children in attendance, more than *one hundred and fifty* have for one or more terms earned a place in this roll of honor by attending every half-day session, *never* being late. Every child so enrolled has earned more than this honorable mention, by the acquisition of habits of honest punctuality and fidelity to duty, — a warrant of a successful and honorable life.

HENNIKER. — GEORGE H. SANBORN.

IMPROVEMENTS.

The school-houses in town, with two exceptions (districts numbers six and thirteen), are in very good condition. District

number four, "We came, we saw, we conquered"; and the antique structure mentioned in my previous report is numbered with the things that were. You will always find people who oppose building a new school-house: we found them in this district; but, after wasting time and "money," they gave up "battle," as the fox gave up the grapes. The prudential committees of districts numbers seven and eleven have furnished the school with a very fine set of outline maps. State maps furnished districts five, eight, and eleven. As this map is very essential in the school-room, I hope the prudential committees of the other districts will take some action, at their annual meetings, to procure them for their schools.

HILLSBOROUGH. — HARRY BRICKETT.

CONCENTRATION NEEDED, — ITS ECONOMY.

Some of the schools have become very small: in one school, Hillsborough furnishing but one scholar, at a cost of \$29.85; in another, two at a cost of over \$40.00. Six schools have been reported — employing, of course, six teachers and keeping up six fires — in which the whole number of pupils is only eighteen; the average number would of course be less. The aggregate wages per month of the six teachers, including board, was \$117.00 — none too much; that would make the tuition for each scholar on an average in those six schools per month \$6.50, or \$1.62½ a week. The number of enrolled pupils at the Bridge is one hundred and fourteen, under two teachers, whose combined wages are \$114 a month, making the tuition twenty-five cents a week for each pupil. At the Lower Village, the schools are run the cheapest of any in town per scholar, a trifle less than seventeen cents a week for tuition. The only remedy for such high tuition, as in some schools, is the uniting districts, where distance will allow.

HINSDALE. — W. S. LEONARD, M. C. DIX.

THE HASTE OF SCHOLARS TO RUSH INTO HIGHER TEXT-BOOKS.

Your committee feel that they would not be doing their whole duty without calling attention to some of the minor evils which exist, generally, throughout the schools of the town.

In making our first visits of the term—the most difficult because of some matters of grading that always present themselves for decision—we find it, at times, exceedingly perplexing to arrange the school upon a basis of proper classification. The reason is this: almost every pupil has, or desires to have, a text-book of his own choosing, far in advance of his intellectual attainments, and we are sorry to see a disposition on the part of some of the parents to gratify this desire, even to the injury of the school. Many of our pupils, especially in the intermediate departments, are carrying about a text-book two or three sizes larger than themselves; and, in such cases, your committee are obliged to be a trifle conservative, else some parent will accuse them of suppressing the incipient fires of genius. Many, also, are ciphering half way through the practical arithmetic, yet cannot explain the rule for addition nor tell you why they begin at the right hand to add.

Pupils are eager to make rapid advancement from a lower to a higher grade, and oftentimes there is a lack of thoroughness by so doing. Teachers are often importuned by parents to the same end; and many teachers, thus urged, or by their own indiscretion, allow their pupils to resort to the process known as “cramming”; and thereby they often pass hurriedly over all the elementary studies, with little or no understanding of principles, and so superficially that they acquire little or no knowledge that will benefit them in the practical duties of everyday life. School-days thus unimproved are of little importance. It unfits pupils for any real progress, because they have not well-formed habits of study. They are constantly bewildered and perplexed as they advance, or attempt to advance; and, in the majority of cases, this slipshod, superficial method of work in the school-room will cling to them in all their after years. We would respectfully ask the parents who have children attending the public schools of the town, to co-operate with your committee in this matter of thoroughness, insisting that the pupil shall be advanced from one study to another and from one grade to another, upon his individual merits only, and not from age, favor, or future prospects of life.

HOLLIS.—LEVI ABBOTT.

CONSOLIDATION OF SCHOOLS.

The progress made in the schools during the year has been generally satisfactory. With one or two exceptions, the teachers have secured the confidence and support of parents and children connected with the schools. The reduction heretofore made in the number of districts has given more terms of school, more money, and better service in the districts united. School attendance should not be too long interrupted, lest what is gained in one term be lost before the next term begins. The *average* length of the Massachusetts schools is eight and one-half months, considerably exceeding the *longest* of ours. Much depends upon classification. The larger the number of scholars, the better they can be classified, and the greater the benefit from the money expended. From this cause, has resulted the superiority of the town high and select school, the advantages of which, owing to the Mary-Farley legacy, are open to all of proper age and attainment.

What further changes can be made in the districts must be determined by those interested. The law provides that adjoining districts, by concurrent vote, may unite, either permanently, or for such time, and upon such terms as they may agree. A law passed at the last session, chap. 86, sects. 24 and 25, General Laws, provides that "any school-district, by a major vote at any legal school-meeting in the district, may authorize the prudential committee of said district to use a part of the school money appropriated to the district for school purposes, not exceeding ten per cent, for the conveyance to and from the school of pupils living more than one mile and a half from the school."

HUDSON.—A. F. BAXTER.

NORMAL-SCHOOL TEACHERS.

It is due to the institution, as well as those who come from it, that we should say a word in favor of the normal school. "Sending our John to school won't give him brains, we know," but if John has brains, the best school will the best develop

them ; so it occurs, that while, perhaps, there is no difference in natural ability, those teachers who enjoy the benefit of these institutions are better qualified for their work than those who do not, and it is not impossible (as was remarked by our predecessor) that the time will come when these teachers will be employed in preference to others. We trust, however, that these remarks will not be construed disparagingly to the efforts of our home talent employed, who have without exception done acceptable and efficient work.

JAFFREY. — J. H. LITTLE.

DISADVANTAGES OF SMALL SCHOOLS.

There is a serious defect in some of the small districts in the limited amount of schooling provided for the scholars. Having but a few weeks' schooling in the year, the scholars forget in the long vacation much of what they have learned, and the next year must take a large portion of the time for review. As to the expense of lengthening these schools, it should be considered that it is more profitable to educate the child at almost any price than to take care of the ignorant and consequently more or less helpless man. The expense per scholar in a small district cannot be justly singled out as an argument against ample and thorough instruction in such district. The town should be considered as a whole, and there should be guaranteed to each scholar equal schooling with others for whom the town provides, whether he be in a school of three or forty scholars.

Money used in educating the children of the town is money invested for permanent improvement and future prosperity ; therefore, a generous expenditure in this direction is a profitable investment. An economy which limits the facilities for education, deprives the roots of the tree of nourishment, and consequently diminishes the harvest. The objections which some in a large district raise against expense for schooling in the small district, will hold good in any district for those who have no children and are taxed to help educate the children of others. If we would reap generously we must sow generously.

LEMPSTER. — WALTER PAIGE.

The best economy, we think, is not the construction of school-houses on a plan so cheap as to make them uncomfortable for the pupils, and bleak and desolate in appearance ; it is not to prolong a term by hiring an inferior teacher at a reduced price. Let us not, either, labor under the hallucination that every man in the district is entitled to the office of prudential committee ; the man whose judgment is best, and who is willing to put himself to no little inconvenience for the benefit of the school, is the one who should have the office, this year, next year, and as many years as you are fortunate enough to be able to persuade him to accept it.

MANCHESTER. — G. L. DEMAREST, *for School Committee.*

THE THREE "R'S" ENLARGED.

"The three R's," then, are no longer completed with the old limitations. There is as much need now of the wider application, as there was originally of the more restricted course. Without broader teaching than that which is employed in our grammar schools, and necessarily limited by the age of the pupils, such a periodical, for instance, as the "Popular Science Monthly," can not be read. That is not a publication for specialists, but for general readers. Ought we not, in the public interests, to teach youth to read it and other works like it? Ought we not, for the public welfare, to teach the principles of civil government and political economy, that our youth may be prepared with defenses within themselves against the arts of demagogues and selfish men? The only ground upon which a public tax for popular education can be maintained, is the promotion of intelligence for the safety of the ballot and the good order of society ; and these are not secured by the elementary knowledge obtained in the lower grades of school. They now need a training of faculty and a complement of knowledge obtained only in the high school. In connection with this we make special reference to the remarks of the superintendent upon the subject of vicious literature, when treating of the high school.

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Two criticisms balance each other : 1. That the high school encourages a division of our youth into classes, the rich attending and the poor not able to attend. 2. That "the son of a bricklayer or a washer-woman" may study the branches of learning taught in high schools, and thus be "made discontented with his 'rank and station in life.'" Both of these objections to the high school cannot be true. The former certainly is not. The free high school democratizes learning. It is its glory that it places on a par the children of the most fortunate and of the most humble family of the city. Whatever the "station in life," if he has a studious disposition and has proved his intellectual aptness, and his parents are disposed to make the necessary sacrifices, any pupil may receive the best education the city can furnish. Why should it not be so? What is there in the nature of republican institutions that requires anyone to be satisfied with his station in life, or to maintain it his a day longer than circumstances require? It is to the public interest that all shall have an equal chance in the struggle for life, and that the best shall win. It is the most beneficent work we can do, as regards the welfare of our community, to lift from the dust the masses prone. In our natural philosophy class may be some washer-woman's son, who, there receiving the first intimations of the principles of physics, shall become a public benefactor through his inventions; in the class in chemistry, a bricklayer's son, who is to be a great discoverer in the realm of nature. It is a good thing if our communities recognize intelligence as superior to wealth, and as monopolized by no "station in life."

W. E. BUCK, *City Superintendent of Public Instruction.*

INDUSTRIAL SCHOOL.

Near the close of my report for last year, as an after-thought, and without much consideration, I advocated the establishment of an industrial school, as the result of my observations during the year in regard to the lack of proper habits of industry among a portion of our more advanced pupils. As to the propriety of the establishment of such a school, the board of school committee appeared to differ from me. While I agree

to your statement of the general "purpose of the common school," I still think the safety of the state, for which alone schools have any claim to support by public tax, would be as greatly promoted by the establishment, in our larger towns, of schools for the purpose of teaching habits of manual industry to the portion of school population that do not attain it to any degree from their natural guardians, as by our present system of public schools, which are so well adapted to the necessities of the majority. Idleness, I believe, leads to poverty and crime more frequently than ignorance. Nevertheless, I am more fully aware than I was a year ago of the practical difficulties attending an engraftment upon our common schools of any general system of manual instruction, and am inclined to think the need, which I believe will be found imperative before the close of another quarter of a century, must be met by special public institutions or by local enterprise.

SEWING.

There is, however, one form of industrial employment which might be taught with advantage to a portion of the pupils in our schools. I refer to sewing, which is systematically and successfully taught in the public schools of some cities. I would advocate its introduction here so far as to teach those who come from homes apparently ignorant of the art, enough of the use of the needle and thread to enable them to mend their own clothes in a respectable and substantial manner. This could, I think, be successfully done by the regular teacher.

MARLBOROUGH.—CHARLES K. MASON, CHARLES MASON,
CARRIE C. FAIRBANKS.

Whoever reads and thinks for himself, must have become convinced that the future of this country is to be decided by the intelligence, honesty, and morality of its citizens. To those who now are the scholars in our schools, soon must be intrusted the destinies of this Union. Has not the long list of crimes of every description, perpetrated by those in high places,—in places of trust and honor as well as in the more humble walks of life,—been sufficient to satisfy every man and woman, every

parent, that something is wrong in our social status, and that to remedy this great evil we must bring up our children to reverence law, respect the rights of others, and learn to be upright, honest, moral, and virtuous, from a sense and love of right, and as moral and accountable beings, and not to avoid any penalty of law? Where is there a more appropriate place to begin this great work than in the family circle, and the nursery of our nation's greatness, "our common schools," which are so intimately connected with the former? We feel that the parents frequently fail to do their duty in the good work; not from any disinclination or want of interest, but from the fact that they do not stop to consider the matter and give due weight to the responsibilities resting upon them. It is not sufficient to build school-houses, purchase books, raise money, and hire teachers, and then simply send your scholars to school, thinking you have done all that is required of you. You should visit school frequently; see for yourself whether your children are having a good and profitable term.

If you are no scholar, and do not feel qualified to decide on the merits of a good school in all respects, there is not one but what has good sense enough to know whether the deportment of the school is good, the recitations prompt, and the teacher awake or asleep. Your attendance will encourage both teacher and scholars; and if the machinery of the school-room is not running smoothly, and in a satisfactory manner, you may frequently, by some timely suggestion and your own personal influence, remedy the defect, thereby greatly increasing the usefulness of the school. No teacher or scholar is usually unwilling to receive and heed good advice. Teachers are not made to order, they are not perfect; and if they become superior in their calling, it is from experience and patient labor. If parents at home cannot get along satisfactorily at all times with their own children, what must be the condition of a teacher with a large school to look after, and so many conflicting interests to please? Is it to be wondered at that they sometimes commit indiscretions and fail? and are they not worthy of your respect, sympathy, and influence? If they are manifestly incompetent, have them dismissed from the school; if not, give them and the

scholars the benefit of your aid and support, by your personal appearance in the school-room, your visible interest in their welfare, and your remarks and suggestions, remembering that on you, as individuals and parents, rests the responsibility of good schools, good society, and the future of our nation.

We most heartily indorse the recommendations of our predecessors, in relation to the consolidation of some of the districts, and trust that some plan may be devised which shall prove acceptable and beneficial to all concerned.

MERRIMACK. — MRS. H. N. EATON.

We need not be told that our common schools underlie and are the foundation of our commonwealth ; that no superstructure can long remain if its foundations are unsound. The remark has become trite, but let us try to grasp and realize its full meaning. A few miles out from our eastern coast, upon a dangerous sunken ledge, a noble light-house rears itself amid the waves. Forty feet above the foaming breakers, where our little boat lies tossing, we enter, and as we ascend the spiral stairway within, we admiringly exclaim : "What strength is here !" The lofty turret seems one mass of solid granite, fit to defy the winds and storms of coming centuries, well built to laugh at the tempests of all future time. But, at the top, we pause. The great crystal panes that surround the wonderful Fresnell light are cracked ! Long lines of fracture mar their otherwise translucent beauty. "How is this ?" we ask of the guide. And the reply comes : "This light-house stands upon shale. In 1851, an iron tower, with its two keepers, was swept from this very site and destroyed. It is only a question of time ; this, too, must go."

The district school is the spring, the feeder of our higher institutions. In it, if anywhere, the desire will be aroused, and the resolve confirmed, to gain a more liberal education than can be acquired in schools of this class. Reasonably, then, in a town where we note a large number of educated men rallying to centennial and other home-comings, we may infer, that, in the past, her public schools have been uplifted and kept far above the depressing influence of political strife or of mercenary greed.

Now, as we are asked "to compare ourselves with ourselves," let us have the candor to contemplate a most significant fact.

We must look back through sixty-seven years, — to 1812, — to find the name of one of our native-born sons upon the graduating roll of Dartmouth College ; and, while we are credited with four, three other towns of southern New Hampshire boast respectively of thirty-five, twenty, and eighteen alumni.

Taking this fact largely into account, our present low educational estate may be judged as being the result of a certain system, or way of administering school affairs.

We have to-day the consummate flower and fruit of the district system in this locality. It has had a long and fair trial. We have grown up under it, and are slow to make war upon it ; but, whatever may be said theoretically in its favor, it is safe to affirm, that, for this town and for this time, there is a better way.

The conduct of the schools is mainly in the hands of the prudential committee-men. Many of our best men have served in that capacity, and worthy men are still found faithfully performing the duties of the office ; but of late years there has sometimes been boy's play at the annual school-meetings, from which our responsible citizens have largely absented themselves, and the agents have too often been ignorant and irresponsible men. The prudential committee-men do not constitute an organized body. Rarely, it is presumed, do two of them confer relative to school interests, save to form a coalition to thwart the exercise of the power which the law places in the hands of the school committee, and it has come to pass that persons competent to discharge the duties of superintendent most unwillingly accept the office. In some most important respects the district system is woefully deficient. A chief want is that of an examining board, before which all candidates wishing to teach in town should appear on a certain day appointed, some two weeks before the opening of the schools. The examination should be conducted by means of written questions, after deliberate review of which certificates and appointments might be issued to successful competitors.

NASHUA. — HON. EDWARD SPALDING, *President*; CHARLES W. HOIT, *Clerk*; S. ARTHUR BENT, *Superintendent of Schools*.

SOME RESULTS FROM EXAMINATION PAPERS, WITH SUGGESTIONS.

The third discovery of these written examinations was that of incorrect and inadequate expression. It is hardly to be expected, nor is it to be desired, that a pupil should copy from memory the exact words of a page of American history. It is far better that he should express the same facts in language of his own, showing that the page is stamped with the impress of his own individuality. The failure to properly express himself, when once the exact words have slipped his mind, proves that, while during the term the pupil's eye and ear have been busy, his mind has been idle, and not perhaps from any fault of his own, but from the erroneous system under which he suffers. Memory has been cultivated; thought, expression, invention, neglected. How can it be otherwise, when, apart from two written examinations a term, two or three compositions a term, on subjects often comparatively or really trivial, have alone exercised the mind through the hand?

I believe that I have now fairly generalized the impressions derived from the study of many hundred examination papers during the past term, and have stated without exaggeration the weak points of our grammar-school work. The remedies are now applied in many classes, and may easily be taken by all. If the teachers introduce what I suggest, and what I believe they understand, we shall accomplish two things, — the elevation of the general standard of scholarship, and the abolition of the second of the three examinations which have oppressed our schools. In other words, let the drill now confined to written examinations be performed under another name, at intervals during the twelve weeks. Let the teachers call, not for an examination, but for written impromptu exercises, involving the study of the preceding week, day, or hour. Let no subject be dismissed until it is thoroughly understood and expressed in original language, whatever the "programme" may say of work to be done. At the end of the term the examination may be as searching as now, and will be more satisfactory. While the responsibility of

the teacher will be greater, her own work will be more thorough and telling. As now arranged two school weeks and two-fifths out of thirty-six are occupied in examinations. It is not surprising that teachers complain that they cannot accomplish the amount prescribed in the regulations.

In previous years pupils were sent down a class, who had not in any examination received the same average as would entitle them to promotion. Why this average should work in both directions, it is difficult to see. When a pupil is once promoted he has a right to remain in his class, not while he maintains in the notoriously unfair test of a written examination the artificial average upon which he was promoted, but while his continuance is not rendered impossible by chronic dullness or inattention. Were the old system strictly adhered to, kaleidoscopic transformations of classes would be so continually occurring, that not only would no class preserve its integrity from one six weeks to another, but no pupil would feel sure where he really belonged. The strain upon the nervous system during a written examination, too great in any case, is aggravated, when to the fear of failure is added the dread of disgrace. I have not seen any such want of ambition to pass a creditable examination as to make it necessary to hold the danger of degradation over our scholars. When on such occasions pupils write to the last moment of daylight, or are sent home to prevent their doing it, it is unnecessary to urge any unnatural inducement to faithful labor. It may, however, be necessary to observe greater care in the annual promotions. Carelessness in that respect may have justified greater subsequent severity. When a pupil is promoted over a class, he is generally promoted over the studies of that class. What he once loses he fails to make up. The gap is never filled. I can imagine that a bright scholar, whose necessities oblige him to economize his school time, may be allowed to pass over a class, if he is willing to make up the studies omitted. Such cases, however, are rare, and double promotions should be limited to them.

ARITHMETIC.

There is no branch of education where the teacher's common sense can be better employed than in the study of arithmetic.

Too much of it partakes of the nature of a puzzle. Too many examples are unpractical illustrations of the ingenuity of book-makers. Too many of its sections, as used in our schools, can be more appropriately illustrated by algebra and geometry. To subordinate the theoretical to the practical, to insist upon thorough knowledge of fundamental principles, to confine reviews mainly to the four rules, fractions, and interest, should be the teacher's aim. Almost all primary work should be performed by mental calculations; the pupil should be there taught to reckon upon his feet. The problems given out should not be taken from one book alone. If not original they should be derived from the best books, and selected for their practical character. The board could not make a better gift to a teacher than the best books upon the subjects she is expected to teach. A few dollars spent in this way would meet with an immediate return in the quickened development of the class. No one text-book is perfect. From all something may be learned. The faithful teacher adopts the best features of each book, and, while thoroughly conversant with them all, becomes independent of them, and her class grows with her growth. In this way education may become, what it ought to be, topical in its character and methods. My brief acquaintance with the schools of Nashua has shown me where a teacher's breadth of acquisition is felt throughout her class. It is not difficult to see how the other system, that of complete reliance upon one text-book superficially comprehended, will destroy the interest of a class, until listlessness is developed into disorder and disorder into rebellion.

NEW DURHAM.—J. S. COLBATH.

But our system of education has grown ambitious and top-heavy. We lay a frail foundation by not thoroughly teaching reading, writing, and arithmetic, and then upon this imperfect foundation we attempt to rear a splendid superstructure. We add story after story to our building, study after study to the task of our children, till, at length, our building becomes top-heavy, and topples and tumbles over. We then realize that our foundation was not sure and steadfast.

This mere smattering over a multiplicity of different branches of education is like the paint upon a lady's cheek. It is all fictitious. It may appear beautiful to the casual observer, but touch your lips there and they become defiled. You then learn that the beautiful hue that prompted the kiss was not the sparkling glow of a healthy and robust constitution, but, on the contrary, that all within is hollow-hearted.

NOTTINGHAM. — GEORGE W. LIBBEY.

A majority of the teachers employed in our schools during the past year have given satisfaction.

Those that have received instruction at the State Normal School have been most successful in the vocation, showing that not only "theory" but "practice" is one of *the* great essentials in the make-up of a *live* teacher.

I do not argue that every young lady who graduates from this school will meet with success in teaching; but I do contend that those possessing many of the necessary requisites for the vocation will be greatly benefited by the instruction and practice this school can give in the branches of study taught in the public schools throughout the State. When we consider that the people of New Hampshire are paying one-half million dollars yearly for the support of schools, it is pertinent for us to ask, Are our teachers as well fitted for the work as they might be? Our school system is yet far from perfect, but it is improving from year to year.

PELHAM. — AUGUSTUS BERRY.

Progress has been made the past year. Study has been more diversified. The old habit of spending term after term on the same study has been broken. The methods of study have been truer, and there is a manifest growth of a sentiment recognizing the professional educator as the only competent authority on matters of education.

In most of the schools there are classes pursuing a systematic course of study. After having been carried by the teacher carefully through a study, it has been laid aside for a couple of

terms, and then reviewed with a fresh interest and more thoroughness than would have been secured if the two terms had been employed upon it. Algebra has thus taken the place of arithmetic for two terms, with great profit, in a clearer conception of mathematics and a liberalizing of the mind. After the completion of the elementary geography, an elementary treatise on natural science has been advantageously studied; and there are in the schools classes between the ages of twelve and fourteen, more advanced than were classes a few years since between the ages of fifteen and seventeen. The tendency, in keeping scholars term after term going over the same study, is to dwarf the mind, induce intellectual sluggishness, and contract the character.

PEMBROKE. — TRUEWORTHY L. FOWLER, MARTIN H. COCHRAN.

A TEACHER'S EXPERIENCE. — FOURTEEN WEEKS IN A "DUTCH OVEN."

As for myself, it has been a pleasant term. No pleasanter school could I ask for. The parents have manifested an interest in the school, which has encouraged the scholars as well as the teacher. To be sure, the building is rather an old one, but, with the aid of a good stove and plenty of wood, we have been able to keep comfortable. Occasionally our floor is whitened and sanded by the falling plastering. The desk was saved a fall, by the vigilance of a certain kind gentleman who had an interest in ancient landmarks, and, of course, would not want to see them destroyed. The chair-legs sometimes turn in so far that the center of gravity comes outside the point of support. No serious accident has yet happened to the chair: think it will survive one more term, as well as this. Wind-mills might be used in any part of the school-room, and Æolian harps in the windows. What we have lacked in numbers we have tried to make up in quality. The natural philosophy we have endeavored to make practical, not confining ourselves wholly to the book. Simple questions in physiology, as well as gymnastics and singing, have varied our exercises. If the appearance of the school-

house is against the school, the intellect must try and make up. Yet, everyone who has interested himself in schools knows that a pleasant, clean, comfortable building exercises an untold influence on the spirits of the scholars.

ROCHESTER. — HENRY KIMBALL, EZEKIEL TRUE.

The success of our schools depends mainly upon the proper selection of teachers. This responsible duty devolves entirely upon the several prudential committees, who generally know little of the fitness of teachers for the particular schools to which they are to be assigned. Indeed, efficient and inefficient teachers stand nearly equal chances to get employment in our common district schools.

Is there not some remedy for this? We believe there is. Our statutes provide that "any town may at any time abolish the school-districts therein," and that the whole town "shall then be considered as one school-district;" that "school-districts composed of the whole town shall, at their annual meeting, elect a board of education, who shall have and exercise all the powers and duties of superintending and prudential school committees;" that this board "shall consist of three, six, or nine persons," to be chosen for three years, and that the terms of service of one-third of this board shall expire annually.

We think the efficiency of our schools would be much enhanced by availing ourselves of these provisions, and intrusting the entire care and management of our schools, including the selection of teachers, to a board of education. We would have the board consist of not less than nine of our citizens who are best qualified to take upon themselves this very important trust, of whom not more than one-third should superintend the schools or receive pay for their services. The office of superintending and prudential committees, which ought never to have been separate, would then be united. This would give the board the advantage of the knowledge possessed by those who visit and superintend the schools, in reference both to the peculiarities and necessities of the several schools, and also to the qualifications and fitness of teachers for them. This knowl-

edge, it will be admitted, must necessarily be the most intelligent and reliable that can be had upon those points. Teachers would then be selected with some degree of intelligence. Those who are efficient would be better appreciated and their services retained, and those who are inefficient would find it far more difficult to secure schools, or to long retain them when secured. We should certainly have fewer poor schools, and less waste of school money.

This plan has another advantage, and a very important one, too. The length of like grades of school would be uniform from year to year throughout the town. They could then be graded and classified as are the village schools. A strict supervision of the schools could then be instituted, the number of daily recitations much reduced, and the work of each term specified as to quality and quantity. This would remedy, to a great extent, the superficiality that now prevails in the district schools and destroys half of their usefulness.

The school-district system has long ago disappeared in nearly all the towns of Massachusetts, is disappearing in our own State, especially in the towns and cities which manifest the deepest interest in educational matters. Is it not high time for its disappearance in Rochester?

DISTRICT NO. 8. — SUSAN M. WARREN, EZEKIEL TRUE, HENRY KIMBALL.

More attention has been given to composition and language, the good effects of which are clearly manifest in recitation. This is a matter which is receiving far more attention in our best schools than formerly. One of the most important characteristics of school-room training should be that of teaching the pupil to use his own tongue with accuracy and force. We believe the pupil should be trained as carefully in this as in mathematics. Neglect here can rarely be atoned for. Habits of speech and of expression are among the hardest to change. There has also been some improvement in reading, though not all we could wish. Some of our primaries have done good work in this direction, and we are hopeful for the future.

The newspaper brings to us almost daily reports from school committees and superintendents in other towns and states, and from teachers' institutes and conventions, both state and national; reports both stimulating and encouraging, for they indicate a deeper and more practical interest in the common schools. Never before has there been such sharp criticism and comparison of methods and results in educational matters, as to-day. It is plain that the fruits of the past have not been altogether satisfactory, and that there is a demand for reform and progress, which is one of the most hopeful signs of the times.

Frequent visits to the school-room during the past year have convinced us that there is as great need of improvement in our own schools as elsewhere. To confess this plainly, is to put ourselves in the right attitude to seek for it. We want freshness and originality of methods, instead of mechanical routine; — less memorizing and more reasoning. The true object of education is to enlighten the understanding and develop the mind. The pupil should be taught to comprehend rather than memorize. The successful teacher of to-day cannot be found among those who are content to follow along in the old "ruts," using the methods of the fathers.

An eminent superintendent, in a recent report, says: "There is no stand-still in education." No one can be a true teacher who is not also a true scholar.

It is the desire of our hearts to see our schools take rank among the foremost in the land; if they do so, it must be through faithful, persevering effort, on the part of all concerned. Let our aim be "Higher."

STRATFORD. — F. N. DAY.

CHANGE OF TEACHERS.

The greatest and most common blunder in the management of our schools is the frequent change of teachers. The prudential committees are responsible for this; and people must not complain of poor schools, and irregular, unsystematic, and inefficient work, so long as they tolerate the inexcusable practice

of hiring a new teacher for every term. In one district in this town, the sound policy of hiring the same teacher through the year has been practiced for the last three years, and the good results of this system are now clearly evident. It takes the best part of the first term for a new teacher to become thoroughly acquainted with the wants and needs of a school, the peculiarities and abilities of each scholar, their proper classification, and the character and extent of the work to be required of them. Now, it should be evident, that it is a most extravagant waste of time, effort, and money, after a teacher has become thoroughly acquainted with a school, and got it in good working order, to change that teacher for a new one. Until the prudential committees can be persuaded to drop this unreasonable practice of hiring a new teacher for every term, we cannot expect much change for the better in our schools; and we trust that the thorough work and rapid progress of the school in No. 6 will induce the committees of other districts to follow their example, by hiring not only a good teacher, but by engaging the same teacher throughout the year, or so long as their services can be retained.

SPRINGFIELD. — CHARLES MCDANIEL.

At the close of the winter term of school in Center district, No. 1, the teacher and others held a lyceum or meeting at the town hall. The programme, which consisted of declamations, recitations, singing, reading of paper by Misses Adams and Nichols, and discussing a question in regard to school government, was participated in by scholars of this and other districts, and other teachers, parents, and citizens. We think meetings of this kind during our fall and winter terms of school would be of great advantage to teachers, scholars, and citizens. We hope we may have a series of them to discuss school questions during the next year.

TUFTONBOROUGH. — D. E. PALMER.

IMPORTANCE OF COMMON SCHOOLS.

We trust that in the year to come we shall make no retrograde movement, but that all will take hold of the work with increased zeal and vigor, determined that our common schools shall be made potent for good to the rising generation. We owe almost everything to our common schools. Very few, indeed, of our children enjoy any other educational advantages. The qualifications which our children possess, to combat with the world, as they step upon the arena of life, are largely received in our common schools. Let us then make our schools what we have the power to make them, of a higher grade, and much more efficient for good. Let no teachers be employed except those who are amply qualified, and then let the teachers, parents, and children co-operate for the general good, so that our children and our children's children may say of us in years to come, "They have done what they could."

WALPOLE. — WILLIAM BROWN.

VISITING OTHER SCHOOLS.

Our schools are too much a little world within themselves. This is, in part, the fault of teachers. They should associate more, cultivate a spirit of emulation, visit each other's schools occasionally, and compare notes. They will always learn something from the management of other schools which will aid them in conducting their own, — some little plan of arranging a class or conducting a recitation, which may be adopted or perhaps improved upon. This will tend to break the monotony of the school-room, awaken more interest in the minds of the pupils, and stimulate them to greater exertions. If teachers were allowed one day in every month in which to visit schools, it would be time and money well spent.

WESTMORELAND. — I. A. LOVELAND, J. B. MASON, J.
CLAFFLIN.

Never since your committee were connected with our schools has greater harmony existed, or more satisfactory progress been made, than within the year now closed. We feel constrained, however, to allude to several things which must be removed before our schools reach the highest degree of excellency. The first is irregular attendance. An unusual number of absentees during the past fall and winter are excusable on the ground of sickness, but by a little more self-denial and exertion a greater number might be in the school-room. The loss of money in this way is considerable, but it is insignificant in comparison with the detriment which results to the scholar's habits by such a course.

An error has gradually crept into a majority of our schools in regard to a multiplicity of studies, which swells the number of classes to such an extent that there is not sufficient time for recitation. The interest of our schools demands that longer time be spent in class exercises.

The success of a school depends largely upon the ability of the teacher. The business of instructing the young requires special preparation. The mere art of asking questions properly is understood by too few of our teachers. They need to be more familiar with the best methods of imparting instruction, and of managing a school. If all cannot attend the normal school, they can with advantage consult some of the manuals of instruction, which show the methods pursued by the most successful educators of the country. The teachers' institute is also invaluable. We hope to see them established by law, and supported by funds from the public treasury.

WILTON. — G. L. DASCOMBE, CHARLES B. BURTT.

NEED OF MALE AS WELL AS OF FEMALE TEACHERS.

At the risk of making ourselves unpopular with half of the community, we must say that we regard with favor the increasing tendency to return to the old system of employing male

teachers a part of the year. We adopt this view, not with special reference to matters of discipline, but from the belief, that, as the sexes differ in mental characteristics, the mind in its process of development should receive training both from masculine and feminine teachers. We think this is clearly indicated by the Creator in instituting the family relation, in order that children may be guided and governed both by the father and mother. The kind of culture which is desirable in the home, is useful and necessary in the school.

Perhaps we should not dare to suggest this theory as our own unsupported opinion ; but we find that some of the best lady teachers in common schools and in higher institutions, with whom we are acquainted, have taken the same view of the subject.

In conclusion, allow us to say to our fellow-citizens that the work most imperatively demanded to raise our schools to the position they should occupy is to be done, in a great measure, outside of the school-rooms ; in forming a correct public sentiment, in leading parents to appreciate more justly the value of a thorough culture for their children, and in securing for teachers that deference and respect to which they are entitled.

Whenever we find a school of peculiar excellence, we also invariably find teachers, scholars, parents, and citizens working harmoniously together, moved by one common impulse to strive to have the best school that is possible.

WINCHESTER. — ELIJAH HARMON, ELLERY ALBEE, A. H. TAFT.

A prominent fault with some teachers is that of confining themselves too closely to the text-book in conducting the recitation ; this is perhaps due to the fact that the teacher is wanting in that breadth of knowledge which is requisite to complete success in the school-room. It is not enough that teachers are able to pass an examination in those branches in which they are by law required to be examined to obtain a certificate from the committee ; but, in order to meet with the best success, they need that general mental culture which is obtained from a more extended

course of study. Teachers should never feel that their education is completed, but, as long as they would teach others, should themselves continue to study.

One branch which is too generally neglected in our schools is reading. Many teachers, who are themselves good readers, and in other respects very acceptable teachers, either from incompetency to teach this particular branch, or willful neglect, pay little or no attention to the reading classes other than to see that the words are correctly pronounced. But it is just as true in regard to reading as it is with regard to any other branch of school studies, that no adequate progress can be made without zealous and laborious efforts on the part of both teacher and learners. System and careful training should be practiced in the reading lesson as well as in the arithmetic lesson.

WOLFEBOROUGH. — HENRY R. PARKER.

UNION OF DISTRICTS. — RESULTS.

In the months of May and June last, the three districts, Nos. 17, 19, and 16, were united into one district, under the provisions of the law relating to this subject. The schools formerly existing in the three districts were brought together in the academy building, which was leased by the district for the term of ten years. The schools were at once graded and classified. A primary, an intermediate, a grammar, and a high school have been established. A regular and permanent system of terms has been determined upon, — three terms of twelve weeks each in each year. The time when each term shall begin is definitely fixed. A separate teacher is placed in charge of each school, and each teacher has been found to be well qualified for his position. The committee have given through the year close attention to the schools, visiting them frequently, taking pains to procure for the use of the schools a uniform course of textbooks, as it is believed, of the most approved character. The parents and friends of the schools have been induced to visit them freely, so that of late it has become almost a daily occurrence to find some visitors in the schools. The effect upon the

morals and tone of the schools has been very marked indeed. An interest has been developed in the pupils seldom surpassed anywhere. The teachers are working with a system, care, and faithfulness which is noticeable to all who enter the school-rooms. In fact, it is true, as a rule, that the children of this district all love to go to school ; and it is a common remark of parents that they cannot now keep their children away from school, when formerly they found it difficult to make them go.

The progress of the school has been such, that the district, at its recent meeting, seemed to be well satisfied with the results, and, desiring to give permanency to the system now established, voted to elect a board of education, of six members, taking advantage of a recent law of the State.

STATISTICAL TABLES.

STATISTICS.

The returns from school committees are grouped under the following heads : —

1. Districts and schools.
2. School-houses.
3. Scholars.
4. Teachers.
5. Revenues.
6. Expenses.

TABLE

BELKNAP

SCHOOLS.								
	TOWNS.	School-districts.	Different public schools.	Graded schools.	District and town high schools.	Schools averaging twelve scholars or less.	Schools averaging six or less.	Average length of schools in weeks.
1	Alton.....	21	21	2	..	8	2	15.00
2	Barnstead.....	14	15	..	..	6	..	20.00
3	Belmont.....	12	12	..	..	8	1	20.49
4	Center Harbor.....	4	4	..	..	..	3	22.20
5	Gilford.....	13	17	5	..	4	2	22.00
6	Gilmanton.....	18	18	..	..	6	3	14.44
7	Laconia.....	3	11	8	1	..	..	31.63
8	Meredith.....	12	16	3	1	5	1	18.89
9	New Hampton.....	13	13	..	..	1	5	10.00
10	Sanbornton.....	14	14	..	..	8	1	19.71
11	Tilton.....	5	11	..	..	2	..	18.80
	Total.	129	152	18	2	43	18	19.38

No. I.

COUNTY.

SCHOOL-HOUSES.						
	Number of school-houses.	Unfit for use.	Built during the year.	Having maps or globes.	Estimated value of school buildings, furniture, and sites.	Estimated value of apparatus.
1	19	5	..	..	\$3,000.00	\$10.00
2	15	..	..	..	5,858.00	45.00
3	12	2	..	2	1,800.00	75.00
4	6	3	..	4	3,150.00	25.00
5	15	2	..	2	5,450.00	50.00
6	18	..	1	..	7,000.00	50.00
7	6	..	..	5	20,000.00	100.00
8	14	4	..	2	12,540.00	10.00
9	12	3	..	2	4,000.00	50.00
10	14	..	..	..	4,000.00	25.00
11	5	..	..	..	4,500.00	150.00
	136	19	1	17	\$71,298.00	\$590.00

BELKNAP

SCHOLARS.

	TOWNS.	Selectmen's enumeration between five and fifteen.		Number of boys enrolled.	Number of girls enrolled.	Under six years.	Between six and sixteen.	Over sixteen years.	Average daily at- tendance.	Number pursuing higher branches.	Number reported between five and fifteen years of age not attending any school.
		Boys.	Girls.								
1	Alton.....	..	..	212	135	34	257	56	271	34	32
2	Barnstead.....	..	..	174	111	18	242	25	219	41	8
3	Belmont.....	87	73	103	90	27	150	16	156	11	10
4	Center Harbor...	..	..	62	53	11	95	9	88	7	9
5	Gilford .....	..	..	223	174	31	341	25	332	31	12
6	Gilmanton.....	..	..	178	162	26	263	51	245	28	..
7	Laconia.....	..	..	254	282	43	435	58	363	26	130
8	Meredith	120	111	206	182	14	319	55	271	55	8
9	New Hampton..	87	74	117	79	16	158	22	107	2	17
10	Sanbornton.....	..	..	131	127	28	194	36	218	10	8
11	Tilton	65	83	85	99	14	162	8	142	..	7
	Total	359	341	1,745	1,494	262	2,616	361	2,412	245	241

COUNTY.

TEACHERS.							
	Number of different male teachers employed.	Average wages of male teachers per month.	Number of different female teachers employed.	Average wages of female teachers per month.	Number teaching the first time.	Number teaching the same school more than one term.	Number of teachers from normal schools.
1	6	\$30.00	20	\$20.50	8	8	1
2	12	26.33	14	19.60	4	3	..
3	2	27.00	16	18.31	4	3	1
4	..	....	7	20.14	3	2	2
5	1	24.00	23	27.00	3	6	8
6	4	31.25	20	16.20	3	6	1
7	..	....	12	37.27	..	11	6
8	2	38.25	17	23.36	3	8	7
9	1	24.00	10	20.00	3	4	..
10	..	....	16	21.00	..	9	1
11	2	28.00	4	22.75	..	4	..
	30	\$28.60	159	\$22.37	31	64	27

BELKNAP

REVENUE.

	TOWNS.	Amount raised by town tax for sup- port of schools.	Amount raised by district tax for schools.	Literary fund.	Local funds and dog tax.	Railroad tax.	Contributed.	Entire amount of revenue.
1	Alton.....	\$1,351.00	\$96.00	\$159.53	\$221.25	\$260.27	\$52.20	\$2,140.25
2	Barnstead....	1,400.00	.....	119.00	241.50	....	....	1,760.50
3	Belmont.....	1,186.80	.....	79.18	....	....	41.00	1,306.98
4	Center Harbor	551.82	.....	38.74	....	....	30.00	620.56
5	Gilford.....	2,750.00	.....	150.59	197.01	....	....	3,097.60
6	Gilmanton....	1,251.03	1,100.00	161.00	....	....	116.00	2,628.03
7	Laconia.....	3,710.00	.....	194.28	448.00	....	....	4,352.28
8	Meredith.....	1,878.50	359.68	115.44	....	....	15.03	2,368.65
9	New Hampton	1,063.21	150.00	83.25	7.00	....	....	1,303.46
10	Sanbornton...	1,460.98	.....	95.44	....	....	....	1,556.42
11	Tilton.....	955.59	190.00	62.16	94.99	45.00	....	1,347.65
	Total.....	\$17,558.84	\$1,895.68	\$1,258.61	\$1,209.75	\$305.27	\$254.23	\$22,482.38

COUNTY.

EXPENDITURES.							
	Expended for new buildings.	Interest and debt.	Permanent repairs.	Miscellaneous expenses.	Teachers' salaries.	Total expended.	Average cost of miscellaneous and salaries per scholar.
1	\$48.75	\$25.00	\$107.90	\$1,734.84	\$2,016.59	\$5.31
2	94.00	70.00	1,667.43	1,886.43	6.09
3	50.32	1,204.78	1,306.10	6.50
4	25.00	466.00	509.00	4.25
5	305.00	2,529.00	2,903.50	7.40
6	\$725.00	.....	350.00	182.03	1,296.00	2,628.03	4.15
7	310.26	351.82	3,286.50	4,058.58	7.36
8	152.57	95.14	1,839.63	2,172.34	5.60
9	150.00	42.51	737.20	994.71	4.00
10	50.00	1,449.00	1,564.00	5.81
11	182.05	131.15	1,180.29	1,529.89	7.12
	\$725.00	\$48.75	\$1,263.88	\$1,410.87	\$17,390.67	\$21,569.17	\$5.78

CARROLL

SCHOOLS.								
	TOWNS.	Legally organized school-districts.	Different public schools.	Graded schools.	District and town high schools.	Schools averaging twelve scholars or less.	Schools averaging six and less.	Average length of schools in weeks.
1	Albany.....	9	9	..	..	3	..	8.00
2	Bartlett.....	6	6	..	..	4	..	17.00
3	Brookfield.....	5	5	..	..	1	..	14.20
4	Chatham.....	6	6	..	..	.	..	16.00
5	Conway.....	14	17	..	..	5	1	19.60
6	Eaton.....	..	..	..	..	..	..	....
7	Effingham.....	10	10	..	..	2	1	16.50
8	Freedom.....	9	9	..	..	..	1	16.00
9	Hart's Location.....	2	2	..	..	..	2	13.00
10	Jackson.....	6	7	..	..	1	..	9.00
11	Madison.....	9	9	..	..	3	1	9.00
12	Moultonborough.....	14	13	..	..	4	1	17.85
13	Ossipee.....	18	19	..	..	7	1	16.80
14	Sandwich.....	20	21	2	..	6	5	14.20
15	Tamworth.....	16	16	..	..	4	..	16.00
16	Tuftonborough.....	11	11	..	..	4	1	14.18
17	Wakefield.....	12	12	..	..	3	1	24.80
18	Wolfeborough.....	13	16	3	1	2	1	18.00
	Total.....	180	188	5	1	49	16	15.30

COUNTY.

SCHOOL-HOUSES.						
	Number of school-houses.	Unfit for use.	Built during the year.	Having maps or globes.	Estimated value of school buildings, furniture, and sites.	Estimated value of apparatus.
1	7	..	1	..	\$1,000.00	\$25.00
2	6	3	..	..	1,200.00	15.00
3	5	2	..	..	1,200.00	5.00
4	6	3	..	..	1,000.00	....
5	16	3	..	16	2,500.00	150.00
6	..	..	..	..	....	....
7	10	..	..	..	2,750.00	75.00
8	8	1	..	1	2,500.00	50.00
9	..	..	..	..	....	....
10	4	2	..	..	4,000.00	12.00
11	9	3	..	..	2,500.00	50.00
12	12	..	..	..	5,975.00	....
13	18	6	..	1	4,150.00	140.00
14	18	..	..	1	2,500.00	30.00
15	18	2	..	..	3,200.00	32.00
16	11	3	..	..	3,500.00	20.00
17	12	..	..	9	7,000.00	130.00
18	13	..	..	10	10,000.00	100.00
	173	28	1	38	\$54,975.00	\$834.00

CARROLL

SCHOLARS.

	TOWNS.	Selectmen's enumeration between five and fifteen.		Number of boys enrolled.	Number of girls enrolled.	Under six years.	Between six and sixteen.	Over sixteen years.	Average daily attendance.	Number pursuing higher branches.	Number reported between five and fifteen years of age not attending any school.
		Boys.	Girls.								
1	Albany .....	..	..	40	50	..	84	6	58	1	..
2	Bartlett	86	117	108	82	17	153	15	141	6	30
3	Brookfield .....	..	..	72	36	14	83	11	90	8	6
4	Chatham	68	43	60	75	15	115	5	120	5	..
5	Conway .....	..	..	223	198	51	312	58	342	71	113
6	Eaton .....	..	..	..	..	..	..	..	..	..	..
7	Effingham	75	76	111	87	22	129	47	142	30	..
8	Freedom .....	..	..	108	114	50	137	35	160	50	..
9	Hart's Location ..	..	..	5	10	4	11	..	12	..	..
10	Jackson	81	62	77	59	9	117	10	122	1	2
11	Madison	70	48	78	69	13	129	5	122	1	6
12	Moultonborough ..	..	..	156	131	28	217	42	208	23	37
13	Ossipee .....	..	..	256	154	35	332	43	332	21	20
14	Sandwich .....	..	..	194	152	19	287	40	185	60	29
15	Tamworth	113	114	157	128	22	238	25	235	8	2
16	Tuftonborough ..	..	..	121	107	20	186	22	189	18	6
17	Wakefield .....	..	..	162	140	26	232	44	231	52	..
18	Wolfeborough...	300	273	210	230	30	390	40	400	75	60
	Total	793	733	2,138	1,822	375	3,157	448	3,089	430	311

COUNTY.

TEACHERS.							
	Number of different male teachers employed.	Average wages of male teachers per month.	Number of different female teachers employed.	Average wages of female teachers per month.	Number teaching the first time.	Number teaching the same school more than one term.	Number of teachers from normal schools.
1	..	....	6	\$20.00	1	2	..
2	1	\$34.00	7	22.90	1	2	..
3	1	25.00	5	20.20	2	..	1
4	3	21.00	7	14.00	3	1	1
5	7	28.00	12	25.00	3	7	1
6	..	....	..	....	..	..	..
7	8	20.62	7	18.71	3	2	..
8	10	18.00	6	14.00	2		2
9	..	....	3	18.67	1	1	..
10	3	32.00	4	21.00	2	1	..
11	5	20.25	4	15.50	1	1	..
12	3	25.20	22	19.53	5	1	6
13	9	24.04	19	21.95	2	2	..
14	6	25.63	23	18.00	4	6	4
15	2	25.00	17	17.20	3	2	1
16	5	25.50	10	22.25	3	2	5
17	6	35.66	15	25.44	3	10	5
18	9	42.00	16	22.00	1	7	6
	78	\$26.79	183	\$19.77	40	47	32

CARROLL

REVENUE.								
	TOWNS.	Amount raised by town tax for support of schools.	Amount raised by district tax for schools.	Literary fund.	Local funds and dog tax.	Railroad tax.	Contributed.	Entire amount of revenue.
1	Albany	\$318.00	\$50.00	\$38.00	\$30.00	....	....	\$436.00
2	Bartlett	448.00	....	67.94	28.05	....	\$60.00	603.99
3	Brookfield	429.12	....	39.13	....	....	....	468.25
4	Chatham	564.49	....	60.36	....	....	....	624.85
5	Conway	1,330.00	575.00	180.17	208.00	....	273.00	2,566.17
6	Eaton .....	....	....	....	....	....	....	....
7	Effingham	762.13	....	82.00	150.00	....	....	994.13
8	Freedom	595.00	....	74.37	147.00	....	....	816.37
9	Hart's Location.	100.00	....	5.41	5.00	....	....	110.41
10	Jackson	301.00	....	48.10	47.59	....	60.00	456.69
11	Madison	336.00	....	55.00	83.00	....	....	474.00
12	Moultonborough	1,000.00	....	128.02	115.50	....	....	1,243.52
13	Ossipee	1,657.00	....	153.92	....	\$15.33	254.11	2,080.36
14	Sandwich	1,127.00	....	160.82	218.92	....	28.00	1,534.74
15	Tamworth	856.21	....	127.71	117.00	....	95.00	1,195.92
16	Tuftonborough ..	745.50	82.00	98.90	185.94	....	40.00	1,152.34
17	Wakefield	1,067.50	....	112.11	832.06	6.95	84.00	2,102.62
18	Wolfeborough...	2,723.00	520.00	149.28	....	8.59	....	3,400.87
	Total	\$14,359.95	\$1,227.00	\$1,581.24	\$2,168.06	\$30.87	\$894.11	\$20,261.23

COUNTY.

EXPENDITURES.

	Expended for new buildings.	Interest and debt.	Permanent repairs.	Miscellaneous ex- penses.	Teachers' salaries.	Total expended.*	Average cost of mis- cellaneous and sal- aries per scholar.
1	\$55.00	\$50.00	....	\$10.00	\$300.00	\$435.00	\$3.44
2	25.00	553.99	603.99	4.28
3	\$15.33	40.49	383.30	439.12	3.92
4	40.00	420.00	488.00	..
5	595.00	....	....	113.50	1,737.50	2,544.00	4.37
6
7	100.00	796.00	941.00	4.54
8	75.00	25.00	700.00	822.50	3.40
9	100.00	100.00	7.00
10	54.00	274.60	338.60	2.41
11	7.65	472.35	500.50	3.24
12	25.32	1,141.83	1,236.90	4.06
13	167.28	1,803.75	2,089.73	4.81
14	1,437.25	1,497.25	4.43
15	50.00	25.00	1,205.00	1,345.00	4.31
16	82.00	....	700.52	818.52	3.66
17	160.16	2,006.06	2,202.22	7.17
18	500.00	208.87	2,708.00	3,501.87	6.62
	\$650.00	\$50.00	\$722.33	\$1,002.27	\$16,740.15	\$19,904.20	\$4.48

* Salary of school committee included.

CHESHIRE

SCHOOLS.								
	TOWNS.	Legally organized school-districts.	Different public schools.	Graded schools.	District and town high schools.	Schools averaging twelve scholars or less.	Schools averaging six and less.	Average length of school in weeks.
1	Alstead	13	14	1	..	3	4	15.35
2	Chesterfield.....	14	14	..	..	4	3	19.85
3	Dublin.....	6	6	..	1	3	..	19.50
4	Fitzwilliam	11	12	2	1	3	1	23.50
5	Gilsum	7	7	..	..	2	..	21.00
6	Harrisville.....	5	6	..	..	2	1	22.50
7	Hinsdale	8	12	4	1	2	..	25.95
8	Jaffrey.....	13	13	1	1	6	2	22.00
9	Keene.....	11	34	24	1	5	1	31.00
10	Marlborough	8	11	1	..	3	2	20.70
11	Marlow.....	8	8	..	..	2	1	14.40
12	Nelson.....	6	6	..	..	..	2	18.40
13	Richmond.....	12	11	..	..	3	3	19.25
14	Rindge.....	9	9	..	..	1	2	20.11
15	Roxbury.....	3	3	..	..	3	..	15.33
16	Stoddard	7	7	..	..	..	4	15.28
17	Sullivan.....	5	5	..	..	3	..	25.00
18	Surry.....	4	4	..	..	3	..	19.75
19	Swanzy	11	13	2	..	3	..	24.00
20	Troy	4	6	2	1	..	..	19.20
21	Walpole.....	14	16	3	1	3	2	25.12
22	Westmoreland.....	13	13	..	..	7	..	22.34
23	Winchester.....	20	25	8	..	4	5	25.16
	Total.....	212	255	48	7	65	33	21.07

COUNTY.

SCHOOL-HOUSES.						
	Number of school-houses.	Unfit for use.	Built during the year.	Having maps or globes.	Estimated value of school buildings, furniture, and sites.	Estimated value of apparatus.
1	14	4	1	4	\$1,350.00	\$20.00
2	14	3	..	3	4,800.00	70.00
3	6	..	1	6	4,200.00	75.00
4	11	..	..	12	6,200.00	150.00
5	7	..	..	1	1,275.00	35.00
6	5	..	..	1	4,500.00	20.00
7	8	4	..	4	15,000.00	75.00
8	13	2	..	5	15,000.00	....
9	19	3	..	13	83,000.00	1,000.00
10	8	..	..	6	3,975.00	....
11	8	1	..	1	3,000.00	60.00
12	6	1	..	3	1,000.00	50.00
13	13	..	..	1	4,550.00	45.00
14	9	2	..	4	3,000.00	75.00
15	3	1	..	1	1,000.00	10.00
16	7	..	..	1	1,800.00	....
17	5	..	..	1	1,400.00	50.00
18	4	..	..	..	1,600.00	25.00
19	11	1	..	3	14,000.00	100.00
20	7	..	..	3	3,500.00	100.00
21	15	3	..	4	8,900.00	100.00
22	13	..	..	2	3,400.00	52.00
23	20	5	1	11	23,831.00	221.00
	226	30	3	90	\$210,281.00	\$2,333.00

CHESHIRE

SCHOLARS.

	TOWNS.	Selectmen's enumeration between five and fifteen.		Number of boys enrolled.	Number of girls enrolled.	Under six years.	Between six and sixteen.	Over sixteen years.	Average daily at- tendance.	Number pursuing higher branches.	Number reported between five and fifteen years of age not attending any school.
		Boys.	Girls.								
1	Alstead	102	88	135	97	18	185	29	189	7	8
2	Chesterfield	104	96	138	124	21	214	27	196	20	15
3	Dublin . . . . .	..	..	47	43	7	64	19	73	14	..
4	Fitzwilliam . . . .	..	..	131	123	16	215	23	172	45	5
5	Gilsum	49	58	64	59	15	97	11	99	20	5
6	Harrisville . . . .	..	..	82	73	5	131	19	90	14	8
7	Hinsdale	144	34	196	184	26	333	21	271	31	30
8	Jaffrey	142	141	133	123	24	212	20	188	39	23
9	Keene . . . . .	..	..	588	537	16	1,012	97	1,017	149	50
10	Marlborough . . .	111	94	131	109	21	189	30	179	25	10
11	Marlow	57	72	62	71	8	103	22	108	..	..
12	Nelson . . . . .	..	..	56	56	5	100	7	89	4	3
13	Richmond	57	61	78	88	23	122	21	125	12	1
14	Rindge . . . . .	..	..	98	84	11	135	38	167	9	8
15	Roxbury . . . . .	..	..	18	16	1	30	3	24	4	2
16	Stoddard	57	68	72	65	19	106	12	101	11	9
17	Sullivan	43	31	46	37	2	73	8	75	5	..
18	Surry	20	24	32	35	7	57	3	48	6	..
19	Swanzy	166	140	185	177	20	296	46	260	55	10
20	Troy . . . . .	..	..	99	111	24	163	23	155	23	8
21	Walpole	179	146	241	178	32	337	50	277	54	43
22	Westmoreland . .	101	76	110	132	19	209	14	114	38	10
23	Winchester	176	158	298	281	48	478	53	446	138	25
		1,508	1,287	3,040	2,803	388	4,861	596	4,463	723	273

COUNTY.

TEACHERS.							
	Number of different male teachers employed.	Average wages of male teachers per month.	Number of different female teachers employed.	Average wages of female teachers per month.	Number teaching the first time.	Number teaching the same school more than one term.	Number of teachers from normal schools.
1	3	\$26.00	15	\$22.33	4	7	..
2	3	32.00	23	19.50	3	2	8
3	3	35.00	7	24.00	3	2	..
4	4	41.00	16	25.91	7	8	2
5	1	26.00	7	23.92	1	7	1
6	2	36.00	7	25.71	..	4	1
7	3	40.66	16	25.30	3	5	2
8	2	26.50	14	23.57	2	5	..
9	3	83.33	41	33.73	4	30	8
10	1	50.00	13	25.75	6	5	1
11	2	56.50	10	18.96	2	2	..
12	1	24.00	8	24.36	1	3	1
13	2	21.50	14	19.42	3	8	1
14	2	31.00	11	23.52	2	5	2
15	2	20.00	2	20.00	2	1	..
16	..	....	9	18.60	2	4	..
17	..	....	8	22.66	1	3	1
18	..	....	5	23.00	..	3	1
19	1	38.75	15	24.72	1	9	5
20	..	....	8	32.46	2	3	..
21	7	37.85	20	24.90	5	8	2
22	5	20.66	18	23.21	5	3	1
23	3	53.35	27	20.73	9	15	2
	50	\$36.85	314	\$23.75	68	142	39

CHESHIRE

REVENUE.

	TOWNS.	Amount raised by town tax for support of schools.	Amount raised by district tax for schools.	Literary fund.	Local funds and dog tax.	Railroad tax.	Contributed.	Entire amount of revenue.
1	Alstead	\$1,500.00	\$139.00	\$96.20	....	....	\$25.00	\$1,760.20
2	Chesterfield...	1,500.00	20.00	87.69	\$85.00	....	109.00	1,801.69
3	Dublin	320.43	101.03	31.45	498.12	....	....	951.03
4	Fitzwilliam...	2,000.00	225.00	126.85	85.00	....	67.50	2,504.35
5	Gilsum	850.00	.....	55.00	48.00	....	7.00	960.00
6	Harrisville...	850.00	.....	75.20	52.00	....	....	977.20
7	Hinsdale	2,193.74	2,650.51	138.38	87.00	\$24.95	2.00	5,096.58
8	Jaffrey	1,613.25	.....	267.89	....	....	4.00	1,885.14
9	Keene	14,832.95	11,560.00	.....	183.00	....	....	26,575.95
10	Marlborough .	1,197.00	.....	86.96	234.01	48.89	....	1,566.86
11	Marlow	724.50	.....	63.21	108.65	....	150.33	1,046.69
12	Nelson	700.00	24.00	44.72	....	2.04	...	770.76
13	Richmond	1,069.82	381.62	66.23	89.50	....	9.00	1,616.17
14	Rindge	1,313.57	45.00	86.43	8.00	....	....	1,453.00
15	Roxbury	225.00	.....	13.69	....	....	....	238.69
16	Stoddard	504.00	15.00	54.39	....	....	....	573.39
17	Sullivan	600.00	.....	34.75	26.50	..	....	661.25
18	Surry	406.00	.....	29.67	28.00	....	....	463.67
19	Swanzy	2,400.00	1,354.82	162.54	....	....	....	3,917.36
20	Troy	909.83	.....	90.00	155.00	....	....	1,154.83
21	Walpole	2,800.00	860.00	170.28	208.00	...	....	4,038.28
22	Westmoreland	1,484.00	166.60	122.98	166.36	....	106.00	2,045.94
23	Winchester...	3,850.00	388.69	235.61	138.00	....	78.07	4,690.37
	Total	\$43,844.09	\$17,931.27	\$2,140.12	\$2,200.14	\$75.88	\$557.90	\$66,749.40

COUNTY.

EXPENDITURES.

	Expended for new buildings.	Interest and debt.	Permanent repairs.	Miscellaneous ex- penses.	Teachers' salaries.	Total expended. *	Average cost of mis- cellaneous and sal- aries per scholar.
1	....	....	\$139.00	\$126.00	\$1,470.56	\$1,785.56	\$6.88
2	....	....	43.00	100.00	1,542.00	1,715.00	6.50
3	\$491.24	\$3.22	....	80.00	790.25	1,403.21	9.67
4	....	....	225.00	150.00	1,990.50	2,440.50	8.43
5	5.00	....	157.00	213.45	911.33	1,321.78	9.14
6	....	....	....	43.60	950.37	1,023.47	7.97
7	....	2,000.00	577.11	73.40	2,129.85	4,855.36	5.79
8	....	2.00	151.73	127.65	1,716.00	2,091.15	7.20
9	11,500.00	1,143.50	560.00	1,540.94	11,435.52	26,424.96	11.00
10	....	....	166.00	136.63	1,430.22	1,784.27	6.52
11	....	....	200.00	55.22	807.18	1,082.40	6.48
12	....	...	24.00	13.37	728.75	803.12	6.62
13	....	161.00	86.28	21.00	1,074.75	1,384.13	7.45
14	....	....	45.00	48.00	1,210.00	1,342.00	7.05
15	....	....	....	10.21	224.75	242.96	7.02
16	....	....	15.00	....	499.00	535.00	3.32
17	....	....	....	30.00	625.00	680.00	7.89
18	....	....	17.00	18.35	445.00	492.35	6.91
19	....	1,532.10	....	134.21	2,218.80	3,935.11	6.63
20	....	....	22.00	95.13	894.10	1,082.23	4.72
21	....	....	260.00	375.00	3,253.02	3,984.02	8.66
22	....	....	166.60	125.00	1,250.10	1,596.70	5.67
23	3,346.95	....	100.00	298.59	3,859.55	7,698.34	7.18
	\$15,343.19	\$4,841.82	\$2,954.72	\$3,815.75	\$41,456.60	\$69,703.62	\$7.20

*Salary of school committee included.

SCHOOLS.

	TOWNS.	Legally organized school-districts.	Different public schools.	Graded schools.	District and town high schools.	Schools averaging twelve scholars or less.	Schools averaging six or less.	Average length of schools in weeks.
1	Berlin.....	7	7	..	1	2	..	18.28
2	Carroll.....	5	5	..	..	2	1	25.40
3	Clarksville.....	4	4	..	..	2	..	19.00
4	Colebrook.....	13	15	..	..	6	..	21.00
5	Columbia.....	10	10	..	..	4	1	18.25
6	Dalton.....	7	7	..	..	4	..	19.77
7	Dummer.....	8	8	..	..	4	1	17.47
8	Errol.....	4	4	..	..	2	1	13.25
9	Gorham.....	3	5	3	..	1	..	30.40
10	Jefferson.....	8	8	..	..	1	1	16.00
11	Lancaster.....	13	16	3	..	5	1	17.30
12	Milan.....	10	10	..	..	..	..	15.30
13	Northumberland.....	10	11	1	..	2	2	12.50
14	Pittsburg.....	7	7	..	..	6	1	12.15
15	Randolph.....	3	3	..	..	1	..	20.00
16	Shelburne.....	5	5	..	..	3	2	13.80
17	Stark.....	8	8	..	..	4	..	19.25
18	Stewartstown.....	11	11	..	..	1	3	19.00
19	Stratford.....	9	9	..	..	4	1	20.11
20	Wentworth's Location	1	1	..	..	..	..	18.00
21	Whitefield.....	9	12	3	..	..	..	20.00
	Total.....	155	166	10	1	54	15	18.41

COUNTY.

SCHOOL-HOUSES.						
	Number of school-houses.	Unfit for use.	Built during the year.	Having maps or globes.	Estimated cash value of school buildings, furniture, and sites.	Estimated value of apparatus.
1	5	1	..	..	\$2,000.00	....
2	4	1	..	..	1,600.00	....
3	4	..	..	..	1,200.00	\$8.00
4	13	..	1	..	5,500.00	30.00
5	10	..	..	..	1,700.00	10.00
6	8	7	..	..	1,700.00	25.00
7	4	..	..	..	800.00	8.00
8	3	1	..	..	500.00	....
9	3	..	..	..	3,000.00	25.00
10	8	..	..	..	1,800.00	10.00
11	13	2	..	6	14,000.00	100.00
12	10	3	..	1	2,000.00	10.00
13	9	2	..	..	3,500.00	....
14	5	3	..	1	500.00	5.50
15	3	1	..	..	400.00	6.00
16	5	1	..	1	1,650.00	5.00
17	7	1	1	1	2,000.00	20.00
18	9	1	..	..	1,400.00	20.00
19	8	1	..	2	5,000.00	75.00
20	1	..	..	..	500.00	100.00
21	9	..	..	3	3,000.00	....
	141	25	2	15	\$53,700.00	\$457.50

SCHOLARS.

	TOWNS.	Selectmen's enumeration between five and fifteen.		Number of boys enrolled.	Number of girls enrolled.	Under six years.	Between six and sixteen.	Over sixteen.	Average daily attendance.	Number pursuing higher branches.	Number reported between five and fifteen years of age not attending any school.
		Boys.	Girls.								
1	Berlin	110	92	110	96	10	162	34	188	30	56
2	Carroll	42	39	58	45	10	80	13	78	8	29
3	Clarksville	38	35	46	42	7	65	16	84	..	1
4	Colebrook .....	..	..	217	188	18	344	43	351	90	35
5	Columbia .....	..	..	82	69	11	130	10	129	4	12
6	Dalton .....	..	..	95	85	17	146	17	129	8	5
7	Dummer .....	..	..	65	60	11	96	18	76	8	..
8	Errol .....	..	..	17	13	2	21	7	21	3	23
9	Gorham .....	..	..	118	95	20	168	25	156	21	35
10	Jefferson .....	..	..	117	116	15	174	44	170	23	3
11	Lancaster	205	228	280	257	48	444	45	323	33	12
12	Milan .....	..	..	131	119	20	210	20	200	21	6
13	Northumberland ..	..	..	140	108	15	216	17	190	13	14
14	Pittsburg .....	..	..	59	56	9	100	6	98	5	5
15	Randolph .....	..	..	21	33	6	46	2	39	5	..
16	Shelburne .....	..	..	31	21	7	42	3	45	3	4
17	Stark	76	72	94	83	15	144	18	148	..	..
18	Stewartstown .....	..	..	119	100	20	188	11	153	8	20
19	Stratford .....	..	..	118	111	25	176	28	158	16	..
20	Wentworth's Loc'n	10	11	13	15	1	23	4	19	..	..
21	Whitefield	241	262	142	144	20	241	25	228	18	5
	Total	722	739	2,073	1,856	306	3,216	406	2,983	317	265

COUNTY.

TEACHERS.							
	Number of different male teachers employed.	Average wages of male teachers per month.	Number of different female teachers employed.	Average wages of female teachers per month.	Number teaching the first time.	Number teaching the same school more than one term.	Number of teachers from normal schools.
1	2	\$48.00	9	\$20.00	..	2	2
2	..	....	8	24.26	..	4	2
3	1	33.00	7	15.71	2	2	3
4	1	27.00	19	23.00	4	5	..
5	..	....	17	18.66	1	4	1
6	2	30.00	12	19.00	3	4	2
7	2	18.00	12	19.58	2	2	1
8	..	....	5	15.00	1	1	..
9	2	47.00	5	27.25	2	5	..
10	1	38.00	9	18.87	..	4	2
11	6	35.50	16	22.58	3	6	2
12	5	32.50	10	19.75	3	1	4
13	1	24.00	12	18.75	1	9	..
14	1	24.00	8	18.90	2	..	1
15	..	....	6	20.00	..	1	..
16	..	....	5	18.00	..	2	1
17	..	....	12	19.92	2	2	5
18	7	22.25	12	18.00	3	1	1
19	2	35.50	14	23.74	3	4	3
20	..	...	2	17.00	..	..	..
21	7	40.00	12	20.00	3	..	2
	40	\$32.34	212	\$20.05	35	59	32

REVENUE.

	TOWNS.	Amount raised by town tax for support of schools.	Amount raised by district tax for schools.	Literary fund.	Local funds and dog tax.	Railroad tax.	Contributed.	Entire amount of revenue.
1	Berlin.....	\$900.00	....	\$66.60	\$64.00	....	....	\$1,030.60
2	Carroll	465.50	\$102.64	41.44	88.37	....	\$46.00	743.95
3	Clarksville.....	220.50	35.00	37.37	67.00	....	73.00	432.87
4	Colebrook.....	1,479.24	350.00	162.40	....	....	400.00	2,391.64
5	Columbia.....	800.00	....	63.64	....	....	100.00	963.64
6	Dalton.....	520.00	....	49.60	....	....	310.00	879.60
7	Dummer.....	600.00	....	38.48	75.55	\$8.06	....	722.09
8	Errol.....	250.00	50.00	17.00	....	....	....	317.00
9	Gorham.....	1,000.00	....	24.24	105.00	....	....	1,129.24
10	Jefferson.....	532.00	60.00	92.00	....	....	50.00	734.00
11	Lancaster.....	2,712.51	1,169.00	239.51	228.00	46.51	500.00	4,895.53
12	Milan.....	800.00	....	85.10	100.00	....	80.00	1,065.10
13	Northumberland	640.66	939.00	112.85	15.07	....	50.00	1,757.58
14	Pittsburg.....	499.46	....	....	104.25	....	....	603.71
15	Randolph.....	324.00	9.00	....	....	....	....	333.00
16	Shelburne.....	306.50	....	36.00	....	....	....	342.50
17	Stark.....	567.50	165.26	59.94	16.92	98.86	....	908.48
18	Stewartstown...	1,081.01	....	....	75.00	....	....	1,156.01
19	Stratford.....	962.50	148.00	85.47	60.45	....	300.00	1,556.42
20	Wentworth's L'e	125.00	....	....	....	...	10.00	135.00
21	Whitefield	1,500.00	300.00	150.00	....	....	....	1,950.00
	Total.....	\$16,286.38	\$2,327.90	\$1,361.64	\$999.61	\$153.43	\$1,919.00	\$23,047.96

COUNTY.

EXPENDITURES.							
	Expended for new buildings.	Interest and debt.	Permanent repairs.	Miscellaneous expenses.	Teachers' salaries.	Total expended.*	Average cost of miscellaneous and salaries per scholar.
1	\$70.60	\$948.00	\$1,030.60	\$4.20
2	\$30.00	....	770.00	815.75	7.47
3	\$25.25	....	11.63	187.14	209.38	443.40	....
4	373.33	....	....	67.12	1,056.86	1,547.31	....
5	37.00	884.55	961.55	6.10
6	75.00	766.00	854.52	4.80
7	85.72	665.75	768.47	6.14
8	73.00	144.00	222.00	7.23
9	65.00	928.00	1,033.00	4.66
10	20.00	30.00	644.00	724.00	2.89
11	\$500.00	40.00	450.00	2,897.50	4,002.80	6.21
12	81.85	963.05	1,084.90	4.18
13	150.00	20.00	60.20	937.00	1,192.20	4.20
14	416.84	436.84	3.62
15	16.40	303.00	324.40	5.92
16	36.00	306.00	347.50	6.57
17	600.00	....	....	79.31	750.20	1,459.51	4.68
18	130.00	....	1,089.00	1,262.75	2.50
19	148.00	....	110.00	1,160.00	1,463.00	5.54
20	5.00	50.00	57.00	2.24
21	300.00	50.00	1,525.00	1,915.00	5.35
	\$998.58	\$798.00	\$551.63	\$1,579.34	\$17,414.13	\$21,946.50	\$5.12

* Salary of school committee included.

GRAFTON

SCHOOLS.								
	TOWNS.	Legally organized school-districts.	Different public schools.	Graded schools.	District and town high schools.	Schools averaging twelve scholars or less.	Schools averaging six or less.	Average length of schools in weeks.
1	Alexandria	14	14	..	..	8	..	14.00
2	Ashland	3	7	3	..	3	2	27.14
3	Bath	12	12	..	..	6	3	22.75
4	Benton	6	6	..	..	2	..	17.00
5	Bethlehem	10	11	2	..	3	..	19.54
6	Bridgewater	9	9	..	..	6	2	8.19
7	Bristol	9	12	4	1	2	6	17.30
8	Campton	13	14	..	..	5	..	19.16
9	Canaan	21	20	..	..	5	2	16.00
10	Dorchester	8	10	..	..	4	1	11.30
11	Easton	3	3	..	..	1	..	14.00
12	Ellsworth	2	2	..	..	1	..	13.00
13	Enfield	15	16	2	..	1	1	23.00
14	Franconia	5	5	2	..	2	..	25.80
15	Grafton	11	11	..	..	6	..	18.38
16	Groton	9	8	..	..	2	1	15.50
17	Hanover	18	21	4	..	11	7	21.30
18	Haverhill	18	20	2	..	3	..	23.60
19	Hebron	5	5	..	..	2	..	11.40
20	Holderness	11	11	..	..	7	4	22.00
21	Landaff	5	6	..	..	3	..	20.16
22	Lebanon	14	21	8	1	8	1	21.43
23	Lincoln	2	2	..	..	2	..	11.50
24	Lisbon	10	14	4	1	3	..	26.75
25	Littleton	12	19	5	1	4	2	24.26
26	Lyman	7	7	..	..	1	..	21.86
27	Lyne	11	14	3	..	5	3	22.10
28	Monroe	6	6	..	..	1	1	23.16
29	Orange	7	7	..	..	4	2	14.57
30	Orford	14	14	..	..	2	1	22.00
31	Piermont	12	14	..	..	7	4	18.00
32	Plymouth	10	12	..	1	3	1	18.70
33	Rumney	7	11	4	..	2	1	22.09
34	Thornton	10	9	..	..	1	..	16.55
35	Warren ..	10	11	2	..	3	2	16.70
36	Waterville	2	2	..	..	2	..	9.00
37	Wentworth	10	12	..	..	5	1	19.08
38	Woodstock	5	5	..	..	..	1	9.00
Total		356	403	45	5	136	49	18.85

COUNTY.

SCHOOL-HOUSES.						
	Number of school-houses.	Unit for use.	Built during the year.	Having maps or globes.	Estimated value of school buildings, furniture, and sites.	Estimated value of apparatus.
1	14	1	..	..	\$1,500.00	.....
2	5	1	..	3	10,950.00	\$32.00
3	12	4	..	..	4,000.00	.....
4	6	2	..	1	200.00	20.00
5	10	..	..	..	9,000.00	35.00
6	9	1	..	..	1,500.00	20.00
7	9	1	..	2	9,400.00	15.00
8	14	3	..	3	6,000.00	40.00
9	20	3	..	3	2,500.00	40.00
10	9	1	..	..	2,500.00	20.00
11	3	..	..	..	1,200.00	8.00
12	2	..	..	..	500.00	5.00
13	15	..	..	6	5,525.00	75.00
14	5	..	..	1	2,500.00	35.00
15	11	..	2	2	800.00	10.00
16	9	5	..	..	1,500.00	20.00
17	18	2	..	4	15,500.00	25.00
18	19	..	2	2	16,000.00	250.00
19	6	2	..	1	1,250.00	25.00
20	10	..	..	..	3,500.00	30.00
21	7	..	1	1	3,400.00	10.00
22	14	1	..	21	40,300.00	150.00
23	2	1	..	..	600.00	5.00
24	11	2	..	3	5,250.00	125.00
25	15	2	..	8	40,000.00	1,000.00
26	7	1	..	2	1,300.00	....
27	13	2	..	4	3,000.00	100.00
28	6	5	..	..	985.00	15.00
29	7	..	..	..	2,000.00	5.00
30	14	2	..	3	3,925.00	20.00
31	13	1	..	1	3,000.00	8.00
32	9	2	..	3	5,000.00	100.00
33	10	2	..	7	6,500.00	75.00
34	10	2	..	2	2,000.00	50.00
35	10	..	..	2	3,000.00	3.00
36	1	..	..	..	250.00	.....
37	10	2	..	1	4,000.00	50.00
38	5	4	..	..	150.00	.....
	370	55	5	86	\$218,485.00	\$2 331.00

GRAFTON

SCHOLARS.

	TOWNS.	Selectmen's enumeration between five and fifteen.		Number of boys enrolled.	Number of girls enrolled.	Under six years.	Between six and sixteen.	Over sixteen years.	Average daily at- tendance.	Number pursuing higher branches.	Number reported between five and fifteen years of age not attending any school.
		Boys.	Girls.								
1	Alexandria.....	..	..	119	82	15	166	20	168	15	..
2	Ashland.....	..	..	96	71	10	147	10	137	15	6
3	Bath.....	..	..	132	118	20	205	25	173	70	35
4	Benton.....	..	..	42	38	5	64	11	60	..	8
5	Bethlehem.....	..	..	154	134	18	237	33	190	22	2
6	Bridgewater.....	42	34	62	37	10	71	18	70	6	3
7	Bristol.....	82	117	117	135	17	195	40	214	34	7
8	Campton.....	..	..	167	149	21	244	51	226	24	..
9	Canaan.....	..	..	183	178	38	299	24	274	15	15
10	Dorchester.....	67	61	78	66	8	108	28	120	5	12
11	Easton.....	34	26	39	37	3	61	12	55	2	2
12	Ellsworth.....	25	22	33	19	1	44	7	40	..	3
13	Enfield.....	153	145	178	179	23	297	37	231	85	..
14	Franconia.....	..	..	69	56	11	90	24	87	9	..
15	Grafton.....	..	..	127	88	13	174	28	152	7	11
16	Groton.....	50	45	62	58	10	108	2	110	3	..
17	Hanover.....	140	152	221	182	31	322	50	290	63	..
18	Haverhill.....	..	..	241	272	33	451	29	413	112	24
19	Hebron.....	20	28	33	30	6	47	10	54	2	..
20	Holderness.....	70	69	91	78	9	137	23	140	8	6
21	Landaff.....	53	51	72	59	2	113	16	92	12	4
22	Lebanon.....	234	249	328	361	39	544	46	403	82	45
23	Lincoln.....	..	..	9	12	3	15	3	15	2	..
24	Lisbon.....	149	162	218	219	27	253	57	294	42	20
25	Littleton.....	..	..	307	298	28	528	49	520	100	49
26	Lyman.....	..	..	103	75	16	130	32	115	24	..
27	Lyme.....	..	..	240	113	20	174	46	168	43	9
28	Monroe.....	..	..	56	66	14	90	18	98	11	12
29	Orange.....	..	..	39	37	5	69	12	59	1	8
30	Orford.....	97	79	161	106	32	209	26	171	21	15
31	Piermont.....	64	69	93	84	11	148	18	133	32	7
32	Plymouth.....	..	..	178	156	19	277	38	243	37	11
33	Runney.....	..	..	112	99	18	183	10	153	10	4
34	Thornton.....	..	..	101	102	20	158	25	162	6	3
35	Warren.....	63	68	82	86	2	126	21	128	5	1
36	Waterville.....	..	..	9	7	3	5	1	8	..	..
37	Wentworth.....	64	89	118	103	16	172	33	161	35	4
38	Woodstock.....	40	55	49	58	8	84	15	72	..	..
Total.....		1,447	1,521	4,519	3,988	592	6,745	948	6,299	960	326

COUNTY.

TEACHERS.							
	Number of different male teachers employed.	Average wages of male teachers per month.	Number of different female teachers employed.	Average wages of female teachers per month.	Number teaching the first time.	Number teaching the same school more than one term.	Number of teachers from normal schools.
1	1	\$24.00	17	\$18.00	4	4	..
2	..	....	9	26.88	3	4	4
3	6	28.66	16	19.00	7	5	5
4	..	....	11	18.18	3	1	2
5	4	33.12	17	22.00	4	1	..
6	..	....	10	17.94	3	2	2
7	1	22.00	11	22.50	3	5	1
8	3	18.53	15	21.30	3	5	9
9	4	25.75	23	14.50	2	6	3
10	1	22.23	11	16.96	..	6	4
11	2	25.50	2	22.00	1	1	..
12	1	21.00	2	15.96	1	..	3
13	6	30.00	21	27.00	4	15	2
14	2	34.50	8	17.80	1	3	..
15	5	19.60	12	17.41	6	2	1
16	..	....	11	14.00	2	..	1
17	7	35.30	28	26.82	5	10	3
18	8	38.00	32	26.87	3	6	2
19	2	19.00	3	23.40	1	1	2
20	1	22.00	14	17.61	5	7	4
21	2	24.00	7	15.33	2	1	3
22	6	40.00	26	23.25	3	14	3
23	..	....	2	19.00	1	..	2
24	2	29.00	24	22.80	2	7	3
25	5	39.00	26	21.00	4	8	4
26	5	22.00	8	17.04	4	1	1
27	8	28.50	17	15.47	8	4	5
28	3	47.67	5	30.06	1	4	..
29	2	17.00	9	15.69	..	4	..
30	5	27.27	20	19.55	4	4	8
31	1	18.00	19	17.86	2	2	2
32	4	20.50	9	24.80	2	6	10
33	2	20.00	13	21.25	1	6	5
34	1	27.00	10	19.63	1	5	5
35	3	23.33	11	20.00	4	5	3
36	..	....	2	17.00	..	1	1
37	2	24.25	16	20.50	1	8	7
38	2	20.30	4	19.50	1	4	1
	107	\$26.47	501	\$20.14	102	168	110

GRAFTON

REVENUE.

	TOWNS.	Amount raised by town tax for support of schools.	Amount raised by district tax for schools.	Literary fund.	Local funds and dog tax.	Railroad tax.	Contributed.	Entire amount of revenue.
1	Alexandria ...	\$563.28	\$500.00	\$74.00	\$74.00	....	....	\$1,211.28
2	Ashland	1,039.50	2,446.45	55.50	137.00	...	\$28.00	3,706.45
3	Bath	1,023.06	....	106.56	....	\$160.23	40.00	1,329.85
4	Benton	400.00	....	43.62	53.58	....	93.48	590.68
5	Bethlehem....	1,200.00	250.00	124.42	33.36	....	20.00	1,627.78
6	Bridgewater ..	262.50	25.00	213.50	....	....	5.21	506.21
7	Bristol	1,179.00	450.00	106.00	114.00	....	75.00	1,924.00
8	Campton	1,200.00	125.00	117.76	120.24	....	93.00	1,656.00
9	Canaan	1,229.52	....	191.60	200.00	....	....	1,621.12
10	Dorchester ...	392.54	....	64.28	43.00	....	75.00	574.82
11	Easton	185.50	....	29.23	34.30	40.99	12.00	302.02
12	Ellsworth	150.00	....	21.50	....	....	....	171.50
13	Enfield	1,736.00	...	162.11	260.78	400.00	....	2,558.89
14	Franconia	1,001.50	312.00	48.84	46.00	....	....	1,408.34
15	Grafton	703.50	....	85.14	....	83.11	25.00	896.75
16	Groton	291.19	....	43.43	59.00	....	62.75	456.37
17	Hanover	2,008.00	....	148.37	155.00	....	454.00	2,765.37
18	Haverhill	3,000.00	200.00	202.00	....	....	200.00	3,602.00
19	Hebron	298.50	....	27.60	5.00	....	17.00	348.10
20	Holderness ...	815.00	177.20	55.87	63.00	....	4.00	1,115.07
21	Landaff	753.91	694.48	47.73	51.50	....	16.00	1,563.62
22	Lebanon	4,172.00	3,462.00	325.94	264.50	....	....	8,223.44
23	Lincoln	103.34	....	7.03	7.00	....	....	117.37
24	Lisbon	2,400.00	424.00	166.13	....	201.68	43.00	3,234.81
25	Littleton	6,365.85	....	233.84	....	....	136.00	6,735.69
26	Lyman	782.69	....	91.56	71.26	....	95.50	1,041.01
27	Lyme	1,097.47	....	96.57	249.78	....	....	1,443.82
28	Monroe	500.00	301.75	....	25.00	....	90.00	916.75
29	Orange	400.00	46.00	30.23	....	....	60.00	536.23
30	Orford	1,176.00	....	100.00	430.67	....	50.25	1,756.92
31	Piermont	764.19	....	74.39	235.75	....	144.00	1,218.33
32	Plymouth	1,429.71	627.19	135.74	190.00	....	....	2,382.64
33	Rumney	843.50	229.55	109.22	306.72	170.06	....	1,659.05
34	Thornton	636.00	249.86	74.30	148.75	....	....	1,108.91
35	Warren	833.01	15.00	69.50	15.00	....	24.00	956.51
36	Waterville	50.00	....	1.11	....	....	....	51.11
37	Wentworth	909.50	205.07	79.18	103.00	38.32	50.50	1,385.57
38	Woodstock	127.50	....	48.16	34.86	....	3.00	213.52
Total ...		\$41,323.26	\$10,740.55	\$3,611.96	\$3,532.05	\$1,094.39	\$1,966.69	\$62,268.90

COUNTY.

EXPENDITURES.							
	Expended for new buildings.	Interest and debt.	Permanent repairs.	Miscellaneous expenses.	Teachers' salaries.	Total expended.*	Average cost of miscellaneous and salaries per scholar.
1	\$8.00	\$11.00	\$1,100.00	\$1,162.51	\$6.00
2	\$2,089.12	224.14	155.93	1,141.00	3,629.19	7.76
3	950.62	1,001.62	4.00
4	459.04	475.04	5.75
5	200.00	50.00	....	1,223.00	1,508.00	4.25
6	25.00	18.50	452.60	521.10	4.75
7	1,020.00	75.41	114.00	1,449.48	2,658.89	6.20
885	125.00	130.46	1,425.15	1,722.46	5.45
9	78.19	1,467.28	1,605.47	4.28
10	21.00	10.00	303.00	338.00	2.17
11	25.62	210.70	267.32	3.24
12	1.30	7.25	68.00	82.55	2.25
13	\$50.00	....	51.65	23.40	2,331.73	2,526.78	6.59
14	262.00	50.00	25.00	681.47	1,043.47	4.65
15	50.00	660.28	746.03	3.30
16	1.62	399.24	420.86	3.34
17	285.00	2,141.00	2,524.00	6.00
18	100.00	763.00	....	1,559.00	2,943.50	5,468.75	7.02
19	345.00	360.00	5.47
20	169.00	398.34	709.13	1,327.22	7.92
21	599.11	....	73.00	56.00	538.00	1,292.11	4.53
22	3,620.00	20.00	1,200.00	3,512.00	8,452.00	7.50
23	9.00	109.00	119.00	5.66
24	161.43	44.70	163.27	2,511.58	2,940.98	6.96
25	1,700.00	164.44	1,061.25	3,910.00	6,950.69	8.22
26	171.90	691.13	898.03	4.39
27	70.00	1,212.79	1,332.79	5.34
28	86.27	11.25	477.00	593.07	4.00
29	46.00	60.00	424.40	551.90	6.65
30	9.00	127.93	1,665.80	1,864.73	6.72
31	83.81	1,072.00	1,200.81	6.53
32	627.19	12.22	119.22	1,623.34	2,437.64	5.25
33	229.55	1,354.75	1,634.30	7.85
34	249.87	15.47	751.58	1,054.92	3.79
35	15.00	16.39	850.00	906.39	5.16
36	69.11	71.11	7.90
37	205.07	....	13.21	1,093.30	1,336.58	5.00
38	10.00	203.00	225.50	2.00
	\$749.11	\$10,648.66	\$1,521.00	\$6,311.56	\$42,530.00	\$63,162.81	\$5.36

*Salary of school committee included.

HILLSBOROUGH

SCHOOLS.

	TOWNS.	Legally organized school-districts.	Different public schools.	Graded schools.	District and town high schools.	Schools averaging twelve scholars or less.	Schools averaging six or less.	Average length of schools in weeks.
1	Amherst.....	10	11	2	1	2	..	26.85
2	Antrim.....	11	10	1	..	4	3	17.50
3	Bedford.....	10	11	1	..	..	..	25.20
4	Bennington.....	2	4	2	..	2	..	19.50
5	Brookline.. ..	8	..	2	1	3	1	16.00
6	Deering.....	11	11	..	1	5	2	14.55
7	Francestown.....	7	9	2	..	2	2	22.40
8	Goffstown.....	11	13	3	1	4	1	22.80
9	Greenfield.....	8	7	..	..	..	..	24.00
10	Greenville.....	3	5	3	..	1	..	32.50
11	Hancock.....	9	9	..	1	5	2	19.04
12	Hillsborough.....	18	20	..	..	6	4	15.80
13	Hollis.....	9	10	1	1	3	..	23.00
14	Hudson.....	9	10	..	..	6	..	20.30
15	Litchfield.....	4	4	..	..	2	1	22.75
16	Lyndeborough....	9	10	..	..	3	..	18.80
17	Manchester .....	..	70	60	1	2	..	37.18
18	Mason.....	6	6	..	..	..	..	26.83
19	Merrimack.....	9	12	..	..	3	1	24.08
20	Milford.....	9	13	5	..	..	..	34.00
21	Mont Vernon....	5	5	..	..	1	1	21.60
22	Nashua.....	1	49	42	1	2	..	36.00
23	New Boston.....	12	15	..	..	8	3	....
24	New Ipswich.....	13	13	..	..	3	3	23.61
25	Pelham.....	6	6	..	..	..	1	29.16
26	Peterborough.....	11	14	3	1	..	..	20.39
27	Sharon.....	2	3	..	..	1	1	20.33
28	Temple.....	1	6	..	..	4	..	18.00
29	Weare.....	15	15	..	..	2	1	22.10
30	Wilton	10	13	4	1	2	1	24.94
31	Windsor.....	2	2	..	..	2	..	12.50
	Total.....	241	386	131	10	78	28	23.06

COUNTY.

SCHOOL-HOUSES.

	Number of school-houses.	Unfit for use.	Built during the year.	Having maps or globes.	Estimated value of school buildings, furniture, and sites.	Estimated value of apparatus.
1	10	..	..	11	\$13,000.00	\$160.00
2	14	4	..	4	5,600.00	60.00
3	10	..	..	11	5,000.00	150.00
4	2	..	..	2	4,100.00	75.00
5	7	..	..	2	3,000.00	20.00
6	11	5	..	6	3,400.00	55.00
7	10	..	..	2	2,700.00	60.00
8	11	..	..	12	12,675.00	63.00
9	8	2	..	..	2,000.00	15.00
10	3	..	..	5	4,000.00	75.00
11	9	..	..	9	3,500.00	45.00
12	18	..	..	3	6,450.00	40.00
13	9	2	1	1	13,000.00	250.00
14	10	..	..	3	4,800.00	25.00
15	4	2	..	1	2,000.00	30.00
16	10	1	..	4	2,500.00	18.00
17	24	..	..	66	272,000.00	6,000.00
18	6	..	..	4	4,200.00	35.00
19	12	6	..	5	4,000.00	10.00
20	9	..	..	7	25,000.00	250.00
21	5	1	..	2	2,000.00	.....
22	16	..	..	37	234,391.00	5,000.00
23	13	..	..	2	8,000.00	40.00
24	13	2	1	8	10,200.00	200.00
25	6	..	..	6	6,000.00	.....
26	11	..	..	6	6,000.00	50.00
27	3	2	..	..	600.00	.....
28	6	..	..	6	2,400.00	30.00
29	15	1	..	12	14,000.00	60.00
30	11	1	..	10	6,390.00	150.00
31	1	..	..	1	150.00	10.00
	297	29	2	248	\$683,056.00	\$12,976.00

HILLSBOROUGH

SCHOLARS.

	TOWNS.	Selectmen's enumeration between five and fifteen.		Number of boys enrolled.	Number of girls enrolled.	Under six years.	Between six and sixteen.	Over sixteen years.	Average daily attendance.	Number pursuing higher branches.	Number reported between five and fifteen years of age not attending any school.
		Boys.	Girls.								
1	Amherst	130	117	144	134	10	239	29	229	36	5
2	Antrim .....	..	..	111	92	12	169	22	163	9	15
3	Bedford .....	..	..	135	129	25	212	27	178	40	10
4	Bennington	23	15	49	37	6	69	11	78	12	1
5	Brookline .....	..	..	82	91	3	158	12	126	15	..
6	Deering .....	..	..	79	64	7	113	23	120	16	14
7	Francestown .....	..	..	115	89	13	174	17	127	23	7
8	Goffstown	112	119	179	155	20	266	48	260	16	23
9	Greenfield .....	..	..	81	72	27	107	19	126	7	..
10	Greenville .....	..	..	115	116	16	197	18	148	14	12
11	Hancock	53	59	63	74	16	121	..	90	11	10
12	Hillsborough	129	128	166	163	41	230	58	265	50	9
13	Hollis .....	..	..	123	120	17	167	59	190	57	1
14	Hudson	82	83	108	85	18	173	2	138	10	15
15	Litchfield	17	25	24	25	5	42	2	35	13	..
16	Lyndeborough ..	..	..	129	106	27	195	13	161	12	17
17	Manchester .....	..	..	1,969	1,912	408	2,883	595	2,454	200	200
18	Mason .....	..	..	68	73	16	109	16	100	14	9
19	Merrimack	72	82	103	95	13	175	10	160	9	18
20	Milford	211	191	226	210	11	379	46	383	112	25
21	Mont Vernon	53	51	53	53	11	89	6	75	12	4
22	Nashua .....	..	..	949	996	120	1,700	118	1,543	..	166
23	New Boston	86	70	127	89	16	182	18	166	..	16
24	New Ipswich .....	..	..	125	109	13	205	16	182	6	6
25	Pelham	70	64	88	74	9	132	21	118	37	3
26	Peterborough	163	138	173	120	30	239	24	247	48	12
27	Sharon	25	13	25	20	4	38	3	33	3	..
28	Temple .....	..	..	56	42	10	68	20	73	10	..
29	Weare .....	..	..	184	150	19	254	61	270	79	14
30	Wilton .....	..	..	177	153	25	266	39	241	59	15
31	Windsor .....	..	..	8	3	1	9	1	9	..	..
Total		1,226	1,155	6,034	5,651	969	9,360	1,354	8,488	930	621

COUNTY.

TEACHERS.

	Number of different male teachers employed.	Average wages of male teachers per month.	Number of different female teachers employed.	Average wages of female teachers per month.	Number teaching the first time.	Number teaching the same school more than one term.	Number of teachers from normal schools.
1	1	\$48.00	14	\$28.00	2	10	2
2	1	36.00	15	24.00	5	5	3
3	5	26.20	12	22.18	3	5	2
4	1	40.00	4	24.00	1	1	..
5	3	32.00	11	27.73	6	5	1
6	3	28.00	14	18.80	4	1	..
7	4	28.00	13	24.00	4	3	..
8	4	47.75	17	22.82	2	1	1
9	3	39.33	7	25.00	3	2	..
10	2	39.00	5	23.20	1	4	2
11	..	....	17	22.50	4	1	..
12	8	31.12	22	19.59	5	7	..
13	3	61.00	12	30.68	2	5	2
14	..	....	12	23.30	3	5	4
15	..	....	7	26.00	2	2	1
16	2	32.00	16	24.00	5	4	1
17	11	74.95	76	40.39	1	69	6
18	4	35.50	13	26.48	6	3	1
19	..	....	15	24.25	..	9	2
20	1	111.12	16	30.47	1	14	4
21	..	....	7	22.60	1	3	..
22	2	133.00	47	45.00	7	..	6
23	4	22.75	20	22.75	5	3	..
24	2	25.33	15	24.50	8	8	1
25	..	....	9	34.26	2	5	2
26	1	25.00	13	26.00	1	8	2
27	1	16.00	3	16.33	1	..	..
28	..	....	..	....	..	..	..
29	9	30.33	15	26.02	6	7	..
30	3	38.00	12	27.91	4	11	2
31	..	....	2	19.00	1	1	..
	78	\$43.49	461	\$25.72	96	208	45

HILLSBOROUGH

REVENUE.

	TOWNS.	Amount raised by town tax for support of schools.	Amount raised by district tax for schools.	Literary fund.	Local funds and dog tax.	Railroad tax.	Contributed.	Entire amount of revenue.
1	Amherst.....	\$2,000.00	\$157.50	\$111.37	\$186.00	....	\$98.50	\$2,553.37
2	Antrim.....	1,246.00	....	90.00	100.00	....	202.00	1,638.00
3	Bedford.....	1,415.00	50.00	97.00	180.00	....	....	1,742.00
4	Bennington...	567.02	....	35.50	....	\$21.21	75.00	698.73
5	Brookline.....	1,258.00	....	58.46	....	....	....	1,316.46
6	Deering.....	615.21	....	59.19	....	....	167.97	842.37
7	Francestown..	1,298.62	....	....	....	....	120.00	1,418.62
8	Goffstown....	1,907.50	1,111.50	130.24	14.40	20.00	220.00	3,403.64
9	Greenfield....	777.63	44.00	48.95	....	....	51.00	921.58
10	Greenville....	1,200.00	....	169.72	....	147.00	....	1,516.72
11	Hancock.....	1,448.00	....	39.00	....	....	....	1,487.00
12	Hillsborough..	1,510.29	....	130.24	141.50	....	175.03	1,957.06
13	Hollis.....	1,942.00	882.48	84.73	700.35	70.00	....	3,679.56
14	Hudson.....	1,273.32	1,063.00	88.43	....	....	....	2,424.75
15	Litchfield....	610.61	....	23.31	....	....	....	633.92
16	Lyndeborough	1,021.31	....	116.32	....	59.52	23.90	1,221.05
17	Manchester...	46,866.83	....	1,334.59	273.75	....	....	48,475.17
18	Mason.....	791.00	....	61.06	570.25	15.04	....	1,437.35
19	Merrimack....	1,551.00	63.68	82.51	19.00	....	90.50	1,806.69
20	Milford.....	5,500.00	....	193.88	235.00	....	....	5,928.88
21	Mont Vernon..	733.01	....	37.74	....	....	5.00	775.75
22	Nashua.....	23,770.50	....	794.76	379.00	....	....	24,944.26
23	New Boston...	1,831.73	....	93.72	....	....	175.00	2,100.45
24	New Ipswich..	2,000.00	1,500.00	93.61	88.91	....	....	3,682.52
25	Pelham.....	1,472.50	....	73.96	145.50	....	....	1,691.96
26	Peterborough.	3,391.50	....	165.91	....	....	24.00	3,581.41
27	Sharon.....	245.00	....	20.00	33.00	....	....	298.00
28	Temple.....	600.00	....	36.00	64.00	....	....	700.00
29	Weare.....	2,377.93	94.47	229.31	....	138.98	98.79	2,939.48
30	Wilton.....	2,465.38	53.19	120.62	....	....	75.00	2,714.19
31	Windsor.....	91.00	....	4.73	8.00	....	....	103.73
	Total.....	\$113,777.89	\$5,019.82	\$4,624.86	\$3,138.66	\$471.75	\$1,601.69	\$128,634.67

COUNTY.

EXPENDITURES.

	Expended for new buildings.	Interest and debt.	Permanent repairs.	Miscellaneous ex- penses.	Teachers' salaries.	Total expended.*	Average cost of mis- cellaneous and sal- aries per scholar.
1	\$157.50	\$39.95	\$2,102.90	\$2,392.35	\$7.75
2	52.26	65.69	371.42	559.37	2.15
3	50.00	59.47	1,575.00	1,729.47	6.97
4	\$6.00	98.24	130.24	534.00	784.48	6.56
5	50.00	880.00	960.00	5.39
6	13.40	8.27	814.44	873.61	5.75
7	70.00	1,148.00	1,268.00	6.00
8	1,100.50	111.00	190.84	1,889.00	3,366.34	6.22
9	44.00	....	775.00	849.00	5.55
10	141.66	1,247.00	1,423.66	6.16
11	75.00	1,412.00	1,536.70	10.80
12	139.38	103.15	1,714.50	2,084.28	5.86
13	\$750.00	1,020.00	50.00	150.00	2,315.25	4,345.25	10.14
14	1,063.00	....	....	29.00	1,177.00	2,319.00	6.25
15	81.92	527.00	623.92	12.92
16	4.55	....	35.90	1,059.97	1,159.97	4.67
17	2,715.40	8,073.46	36,267.36	48,811.22	11.41
18	72.70	1,305.69	1,418.39	10.05
19	4.72	56.43	116.34	1,663.00	1,900.49	8.98
20	507.02	547.68	4,237.15	5,541.85	11.37
21	2.00	31.00	644.25	699.15	6.60
22	100.00	4,302.91	21,358.69	25,761.60	14.40
23	6.00	180.00	....	1,483.75	1,754.75	6.86
24	1,476.00	....	50.00	175.00	2,018.75	3,803.75	9.76
25	139.00	86.66	1,442.48	1,708.14	10.54
26	1,200.00	...	200.00	213.00	1,831.66	3,504.66	6.97
27	1.50	20.00	200.50	289.50	6.00
28	35.00	645.00	680.00	7.90
29	1.44	39.50	4.20	2,394.00	2,535.14	7.18
30	47.05	386.60	2,449.50	2,949.65	8.59
31	117.00	124.00	9.93
	\$4,489.00	\$2,143.21	\$4,753.68	\$15,295.64	\$97,662.26	\$127,647.19	\$7.92

* Salary of school committee included.

MERRIMACK

SCHOOLS.								
	TOWNS.	Legally organized school districts.	Different public schools.	Graded schools.	District and town high schools.	Schools averaging twelve scholars or less.	Schools averaging six and less.	Average length of schools in weeks.
1	Allentown.....	4	8	3	..	2	..	24.00
2	Andover.....	12	14	2	..	4	..	17.00
3	Boscawen.....	8	10	2	..	..	2	29.00
4	Bow.....	13	13	..	..	3	1	14.00
5	Bradford.....	9	12	2	..	8	1	19.00
6	Canterbury.....	11	11	..	..	4	1	18.00
7	Chichester.....	5	6	..	..	..	..	17.06
8	Concord.....	16	54	40	1	5	2	30.81
9	Danbury.....	10	10	..	..	1	..	16.10
10	Dunbarton.....	11	11	..	..	7	2	19.55
11	Epsom.....	9	9	..	..	2	..	15.50
12	Franklin.....	1	17	9	1	6	..	31.86
13	Henniker.....	8	12	..	..	2	1	19.00
14	Hill.....	9	8	..	..	3	..	17.00
15	Hooksett.....	7	8	1	..	2	..	25.45
16	Hopkinton.....	18	18	..	..	..	..	22.45
17	Loudon.....	10	12	2	..	3	1	20.30
18	Newbury.....	10	10	..	..	..	1	10.00
19	New London.....	5	7	..	..	1	..	25.60
20	Northfield....	6	6	..	..	2	..	19.50
21	Pembroke.....	9	12	4	..	6	1	28.00
22	Pittsfield.....	10	12	3	1	3	1	24.16
23	Salisbury.....	11	11	..	..	6	1	16.00
24	Sutton.....	11	13	..	..	8	2	18.07
25	Warner.....	17	20	2	1	9	6	22.60
26	Webster.....	9	9	..	..	5	..	16.77
27	Wilmot.....	13	13	..	..	5	1	16.43
	Total.....	262	346	70	4	97	24	20.49

COUNTY.

SCHOOL-HOUSES.

	Number of school-houses.	Unit for use.	Built during the year.	Having maps or globes.	Estimated value of school buildings, furniture, and sites.	Estimated value of apparatus.
1	4	..	..	2	\$7,500.00	\$75.00
2	11	8	..	10	4,200.00	100.00
3	8	..	..	1	7,500.00	50.00
4	14	3	1	13	3,000.00	125.00
5	11	..	..	1	4,375.00	55.50
6	11	..	..	4	4,000.00	140.00
7	6	1	..	..	1,500.00	25 00
8	30	..	2	47	161,000.00	610.00
9	9	6	..	..	1,200.00	10.00
10	11	..	..	1	6,214.00	15.00
11	9	1	..	..	3,600.00	20.00
12	10	2	..	13	40,000.00	150.00
13	12	2	1	5	6,000.00	65.00
14	9	7	..	1	1,100.00	40.00
15	7	..	..	8	6,000.00	121.50
16	20	3	..	..	8,000.00	100.00
17	13	..	..	1	4,000.00	31.00
18	10	..	..	2	2,400.00	20.00
19	7	1	..	..	3,780.00	50.00
20	7	..	..	5	5,200.00	65.00
21	9	..	..	8	6,000.00	55.00
22	10	2	..	4	3,000.00	200.00
23	11	2	..	4	1,200.00	30.00
24	13	1	1	10	2,000.00	40.00
25	22	5	..	3	4,000.00	185.00
26	9	1	..	4	2,200.00	60.00
27	12	..	..	2	3,200.00	60.00
	305	45	5	149	\$302,169.00	\$2,498.00

MERRIMACK

SCHOLARS.

	TOWNS.	Selectmen's enumeration between five and fifteen.		Number of boys enrolled.	Number of girls enrolled.	Under six years.	Between six and sixteen.	Over sixteen years.	Average daily at- tendance.	Number pursuing higher branches.	Number reported between five and fifteen years of age not attending any school.
		Boys.	Girls.								
1	Allenstown.....	..	..	144	117	47	204	10	173	20	163
2	Andover.....	123	103	158	140	38	236	24	221	26	25
3	Boscawen.....	..	..	92	103	7	177	11	169	6	25
4	Bow.....	..	..	80	70	14	124	12	129	8	5
5	Bradford.....	73	69	112	100	15	157	40	147	27	9
6	Canterbury.....	..	..	135	100	21	171	43	170	21	3
7	Chichester.....	111	98	127	104	21	191	19	169	14	5
8	Concord.....	..	..	1,132	1,123	92	1,950	204	1,738	192	..
9	Danbury.....	..	..	105	98	27	147	29	162	29	9
10	Dunbarton.....	66	58	100	68	19	123	26	119	27	4
11	Epsom.....	..	..	129	123	16	203	33	194	12	2
12	Franklin.....	..	..	324	306	15	428	187	393	80	100
13	Henniker.....	122	111	144	127	24	215	32	217	21	26
14	Hill.....	..	..	83	53	8	103	26	101	10	4
15	Hooksett.....	137	119	125	106	29	205	17	166	33	25
16	Hopkinton.....	123	128	128	203	17	254	60	286	45	5
17	Loudon.....	142	104	178	129	26	203	28	274	34	20
18	Newbury.....	..	..	84	75	6	128	25	156	5	2
19	New London....	..	..	102	93	10	150	35	144	24	12
20	Northfield.....	58	56	79	62	9	116	16	83	..	8
21	Pembroke.....	296	239	192	216	29	359	20	236	10	100
22	Pittsfield.....	..	..	166	150	16	288	212	263	16	..
23	Salisbury.....	..	..	95	73	14	126	28	125	11	12
24	Sutton.....	106	93	121	122	25	182	36	147	37	16
25	Warner.....	94	89	169	147	35	248	33	214	40	5
26	Webster.....	..	..	89	69	12	125	21	125	11	..
27	Winnot.....	..	..	125	115	32	187	21	189	5	8
Total.....		1,451	1,267	4,518	4,192	624	7,009	1,248	6,510	764	593

COUNTY.

TEACHERS.

	Number of different male teachers employed.	Average wages of male teachers per month.	Number of different female teachers employed.	Average wages of female teachers per month.	Number teaching the first time.	Number teaching the same school more than one term.	Number of teachers from normal schools.
1	2	\$36.50	10	\$27.50	4	3	2
2	1	20.00	20	22.92	5	6	4
3	4	48.25	11	25.00	3	2	1
4	4	22.25	9	17.87	6	7	..
5	9	34.00	14	21.14	2	5	2
6	1	26.80	19	21.62	3	3	2
7	3	34.21	7	24.61	3	1	..
8	7	59.77	68	34.92	5	52	5
9	3	23.00	12	15.25	4	3	1
10	4	25.25	14	19.11	2	4	1
11	3	29.00	13	20.33	4	3	..
12	2	60.00	21	30.85	1	16	3
13	3	40.00	16	25.00	1	6	1
14	..	....	11	21.11	4	2	1
15	..	....	9	26.71	1	6	1
16	10	28.60	19	23.07	8	9	..
17	4	28.00	16	18.00	4	5	..
18	3	27.50	12	20.00	4	3	..
19	4	34.12	8	27.00	2	5	..
20	3	20.00	7	20.00	2	2	2
21	1	29.00	18	27.14	3	8	1
22	6	31.33	12	27.91	3	10	1
23	6	22.41	11	20.45	3	2	3
24	2	29.00	24	18.75	3	7	1
25	4	27.00	25	19.87	7	16	..
26	1	27.00	12	20.50	3	3	..
27	2	19.26	15	15.97	4	5	..
	92	\$30.08	433	\$22.69	94	194	32

MERRIMACK

REVENUE.

	TOWNS.	Amount raised by town tax for support of schools.	Amount raised by district tax for schools.	Literary fund.	Local funds and dog tax.	Railroad tax.	Contributed.	Entire amount of revenue.
1	Allenstown	\$1,400.00	....	\$74.27	\$109.98	....	....	\$1,584.25
2	Andover	1,162.00	\$256.00	103.23	68.94	....	\$4.00	1,594.17
3	Boscawen.	2,195.00	55.00	82.51	....	....	....	2,332.51
4	Bow.	953.65	....	56.61	....	....	....	1,009.26
5	Bradford	1,099.04	25.00	92.02	58.00	....	141.72	1,415.78
6	Canterbury	1,351.88	101.12	88.43	80.30	....	....	1,621.73
7	Chichester.	720.31	88.06	....	....	....	39.50	847.87
8	Concord	16,940.00	16,454.23	878.75	1,186.56	....	126.50	35,586.04
9	Danbury	647.00	50.00	76.59	33.34	....	....	806.93
10	Dunbarton	1,110.77	118.35	74.82	70.29	....	....	1,374.23
11	Epsom	728.00	....	86.58	....	....	90.00	904.58
12	Franklin.	6,524.00	....	233.84	9.26	....	....	6,767.10
13	Henniker	1,428.00	1,000.00	51.06	204.00	....	2.65	2,685.71
14	Hill	684.00	....	103.23	66.00	....	3.00	856.23
15	Hooksett.	1,538.90	....	87.33	183.96	....	12.47	1,822.66
16	Hopkinton	2,547.50	....	158.67	149.49	....	....	2,855.66
17	Loudon.	1,524.16	40.00	95.09	94.07	....	....	1,753.32
18	Newbury.	650.00	....	63.64	91.50	....	90.00	895.14
19	New London.	1,288.00	70.00	70.00	70.00	....	94.96	1,592.96
20	Northfield	960.00	....	56.51	....	....	....	1,016.51
21	Pembroke.	2,454.40	80.00	132.46	83.75	\$83.75	....	2,834.36
22	Pittsfield.	2,500.00	100.00	138.01	....	....	....	2,738.01
23	Salisbury	780.88	15.00	60.31	....	33.86	175.00	1,065.05
24	Sutton.	836.52	....	81.03	99.65	....	30.00	1,047.20
25	Warner	1,937.58	....	115.44	85.00	....	....	2,138.02
26	Webster.	827.09	....	58.09	....	....	6.00	891.18
27	Wilmot.	773.00	117.11	98.05	91.50	....	90.81	1,170.47
	Total.	\$55,561.68	\$18,569.87	\$3,216.57	\$2,835.59	\$117.61	\$906.61	\$81,207.93

COUNTY.

EXPENDITURES.							
	Expended for new buildings.	Interest and debt.	Permanent repairs.	Miscellaneous expenses.	Teachers' salaries.	Total expended.*	Average cost of miscellaneous and salaries per scholar.
1	....	....	\$69.50	\$163.00	\$1,216.50	\$1,404.50	\$5.28
2	....	\$2.00	25.00	49.94	1,359.75	1,486.69	4.72
3	....	....	55.00	109.00	1,900.00	2,139.00	9.27
4	....	....	....	50.00	766.00	861.00	5.57
5	....	....	30.09	89.87	1,343.73	1,536.44	6.76
6	\$100.00	....	39.00	....	1,208.12	1,397.87	5.14
7	....	....	....	64.41	743.96	838.37	3.49
8	20,200.00	9,100.00	240.27	3,961.59	20,480.53	55,712.39	10.84
9	....	....	50.00	11.00	745.93	836.93	3.73
10	....	....	105.68	66.55	1,192.75	1,416.48	7.49
11	....	....	....	134.00	770.00	934.75	5.59
12	....	....	....	1,242.39	4,957.00	6,199.39	9.84
13	1,000.00	24.00	39.60	51.85	1,399.00	2,567.45	5.35
14	....	....	....	23.58	736.70	829.28	5.59
15	....	....	341.77	199.56	1,373.55	1,964.88	6.37
16	....	....	....	204.22	2,551.44	2,859.41	8.32
17	....	....	50.00	4.21	1,437.00	1,541.21	4.84
18	....	....	....	77.45	600.00	710.45	4.46
19	70.00	11.52	....	125.04	1,313.50	1,551.71	7.37
20	....	....	350.00	50.00	595.00	1,025.00	4.57
21	....	....	45.00	....	2,416.14	2,539.14	6.50
22	....	....	100.00	150.00	2,135.15	2,470.15	7.20
23	....	....	....	100.00	875.05	1,015.05	5.80
24	355.00	....	....	40.00	500.00	950.00	2.22
25	....	....	45.00	145.00	1,888.47	2,173.47	7.35
26	....	....	....	36.00	802.75	884.75	5.60
27	....	....	124.00	29.71	887.02	1,092.93	3.82
	\$21,725.00	\$9,137.52	\$1,709.91	\$7,178.37	\$56,195.04	\$98,948.69	\$6.07

* Salary of school committee included.

ROCKINGHAM

SCHOOLS.

	TOWNS.	Legally organized school-districts.	Different public schools.	Graded schools.	District and town high schools.	Schools averaging twelve scholars or less.	Schools averaging six or less.	Average length of schools in weeks.
1	Atkinson	5	5	..	..	1	2	22.50
2	Auburn.	7	8	..	..	..	1	18.88
3	Brentwood	5	5	..	..	..	..	26.00
4	Candia	14	14	..	..	4	..	21.75
5	Chester.....	10	10	..	..	1	1	18.90
6	Danville.....	4	4	..	..	2	..	18.00
7	Deerfield.....	14	14	..	..	4	2	19.70
8	Derry.....	12	14	2	..	1	..	27.80
9	East Kingston.....	1	4	..	..	..	..	23.40
10	Epping.....	7	8	2	..	1	..	20.45
11	Exeter.....	5	13	9	2	1	..	32.77
12	Fremont.....	4	4	..	..	..	..	19.75
13	Greenland.	3	3	..	..	..	..	24.00
14	Hampstead.....	7	7	..	..	2	..	27.43
15	Hampton.....	6	8	2	..	1	1	30.00
16	Hampton Falls.....	1	4	..	..	..	..	28.50
17	Kensington.....	2	3	3	..	..	..	27.00
18	Kingston.....	5	5	..	..	..	..	26.00
19	Londonderry.....	9	9	..	..	3	..	26.00
20	Newcastle.....	1	3	..	..	..	..	33.00
21	Newington.....	1	1	..	..	..	..	17.50
22	Newmarket.....	5	12	6	1	1	..	28.00
23	Newton	5	6	..	..	1	..	22.33
24	North Hampton.....	2	3	2	..	..	..	17.33
25	Northwood	8	8	..	2	..	..	20.75
26	Nottingham	12	13	..	..	3	2	17.50
27	Plaistow.....	4	4	..	..	..	..	23.75
28	Portsmouth.....	1	34	29	1	..	..	41.00
29	Raymond.....	10	11	2	..	4	2	18.82
30	Rye.....	4	4	..	..	..	..	32.00
31	Salem.....	10	11	2	..	2	..	24.66
32	Sandown	4	4	..	..	..	..	18.50
33	Seabrook.....	6	7	2	..	1	..	23.70
34	South Hampton.....	3	3	..	..	1	..	33.66
35	South Newmarket....	2	4	..	..	1	..	30.00
36	Stratham.....	4	4	..	..	..	..	30.75
37	Windham.....	7	7	..	..	3	..	20.85
	Total.....	209	281	61	6	38	11	24.69

COUNTY.

SCHOOL-HOUSES.

	Number of school-houses.	Unfit for use.	Built during the year.	Having maps or globes.	Estimated value of school buildings, furniture, and sites.	Estimated value of apparatus.
1	5	1	..	1	\$2,500.00	\$50.00
2	8	..	..	3	2,200.00	30.00
3	4	..	..	3	2,900.00	50.00
4	14	1	..	3	5,000.00	150.00
5	9	2	..	7	4,900.00	60.00
6	4	..	..	4	4,800.00	65.00
7	14	3	..	7	6,525.00	75.00
8	11	..	1	10	7,900.00	450.00
9	4	..	..	4	800.00	30.00
10	8	..	1	6	5,250.00	75.00
11	11	..	..	12	12,500.00	250.00
12	4	..	1	3	1,400.00	15.00
13	3	..	..	3	3,000.00	100.00
14	7	..	..	6	5,000.00	75.00
15	6	..	..	6	10,700.00	116.00
16	40	..	..	4	4,000.00	50.00
17	3	..	..	3	3,000.00	40.00
18	5	..	..	5	6,000.00	100.00
19	9	..	..	7	7,500.00	120.00
20	2	..	..	2	2,000.00	25.00 *
21	1	..	..	1	4,000.00	25.00
22	9	1	..	3	25,000.00	150.00
23	6	..	..	5	3,000.00	50.00
24	2	..	..	3	13,000.00	50.00
25	8	1	..	5	3,900.00	65.00
26	13	1	..	3	4,500.00	100.00
27	4	..	..	2	2,600.00	5.00
28	14	1	..	18	80,600.00	2,000.00
29	9	1	..	1	5,000.00	60.00
30	4	..	..	4	5,500.00	125.00
31	10	..	..	10	9,400.00	245.00
32	4	..	..	2	500.00	10.00
33	6	..	..	4	5,000.00	150.00
34	3	1	..	3	1,500.00	30.00
35	3	..	..	3	6,000.00	75.00
36	4	..	1	4	3,000.00	30.00
37	7	..	..	6	7,500.00	85.00
	278	13	4	176	\$277,875.00	\$5,181.00

ROCKINGHAM

SCHOLARS.

	TOWNS.	Selectmen's enumeration between five and fifteen.		Number of boys enrolled.	Number of girls enrolled.	Under six years.	Between six and sixteen.	Over sixteen years.	Average daily attendance.	Number pursuing higher branches.	Number reported between five and fifteen years of age not attending any school.
		Boys.	Girls.								
1	Atkinson.....	25	37	22	39	6	55	..	46	5	5
2	Auburn.....	66	77	79	65	12	121	11	115	4	10
3	Brentwood.....	75	67	92	92	21	158	5	128	9	4
4	Candia.....	..	..	147	156	21	237	45	262	25	2
5	Chester.....	..	..	111	123	10	208	16	173	9	10
6	Danville.....	..	..	49	44	11	74	8	60	4	1
7	Deerfield.....	135	117	186	155	21	294	26	230	36	3
8	Derry.....	161	157	177	163	31	289	20	238	12	19
9	East Kingston...	55	53	73	58	12	106	13	77	24	6
10	Epping.....	..	..	146	124	24	231	15	205	18	16
11	Exeter.....	..	..	197	237	60	363	11	374	..	..
12	Fremont.....	67	61	67	55	15	90	17	98	16	6
13	Greenland.....	..	..	41	44	3	74	8	78	..	..
14	Hampstead.....	68	84	91	74	20	141	4	131	4	8
15	Hampton.....	93	90	107	108	21	185	9	156	29	2
16	Hampton Falls..	..	..	68	79	15	126	6	107	13	..
17	Kensington.....	..	..	63	57	20	88	12	92	18	..
18	Kingston.....	106	115	100	106	20	172	14	186	70	14
19	Londonderry....	121	118	141	131	13	236	23	180	39	5
20	Newcastle.....	..	..	54	63	14	97	6	105	18	10
21	Newington.....	..	..	31	28	5	37	17	27	2	10
22	Newmarket.....	140	153	202	208	28	358	24	328	40	..
23	Newton.....	..	..	99	65	11	147	6	131	6	8
24	North Hampton..	..	..	58	65	4	103	16	88	31	2
25	Northwood.....	..	..	133	114	20	202	25	227	35	9
26	Nottingham....	..	..	139	123	12	232	18	220	1	..
27	Plaistow.....	..	..	70	78	8	136	4	128	6	7
28	Portsmouth.....	..	..	1,071	974	186	1,783	76	1,922	168	300
29	Raymond.....	..	..	127	100	18	192	17	184	20	..
30	Rye.....	..	..	111	117	13	188	27	191	23	10
31	Salem.....	..	..	157	165	33	260	29	231	11	11
32	Sandown.....	..	..	36	50	9	66	11	60	16	2
33	Seabrook.....	..	..	157	184	45	291	5	245	25	50
34	South Hampton..	..	..	38	30	6	55	7	52	9	1
35	So. Newmarket..	..	..	92	72	7	132	25	126	21	9
36	Stratham.....	71	72	64	70	5	103	26	113	20	9
37	Windham.....	..	..	82	59	12	108	21	103	18	7
Total.....		1,183	1,201	4,678	4,475	792	7,738	622	7,417	805	556

COUNTY.

TEACHERS.

	Number of different male teachers employed.	Average wages of male teachers per month.	Number of different female teachers employed.	Average wages of female teachers per month.	Number teaching the first time.	Number teaching the same school more than one term.	Number of teachers from normal schools.
1	2	\$32.50	4	\$24.00	1	3	..
2	2	30.00	10	21.62	2	4	..
3	2	30.00	5	29.33	1	3	1
4	3	27.33	17	21.66	4	8	3
5	..	....	11	22.80	..	9	1
6	1	20.00	3	24.00	1	4	..
7	..	....	..	....	..	..	..
8	1	32.00	17	25.70	4	8	2
9	1	34.00	5	28.75	2	3	..
10	..	....	9	30.65	..	8	3
11	3	132.32	11	36.00	2	9	2
12	2	36.00	4	22.25	..	3	..
13	..	....	3	38.00	..	2	1
14	..	....	7	26.57	2	7	1
15	2	29.00	11	19.10	2	5	4
16	..	....	6	28.50	..	3	1
17	1	26.00	3	26.44	1	3	..
18	..	....	5	28.00	..	5	..
19	1	32.00	11	25.00	..	8	3
20	..	....	3	25.67	..	3	..
21	1	50.00	1	40.00	..	1	1
22	3	46.44	11	31.40	1	11	1
23	2	28.00	5	26.00	2	1	..
24	2	52.00	2	21.00	..	2	1
25	1	40.00	10	20.50	2	5	1
26	3	24.75	13	22.45	4	7	2
27	1	28.00	3	34.66	..	4	1
28	9	96.43	36	35.17	4	38	2
29	..	....	14	25.00	2	7	..
30	2	44.00	4	35.00	1	2	3
31	4	35.00	13	29.15	4	7	..
32	..	....	4	23.50	1	3	..
33	1	50.00	7	24.00	1	6	..
34	1	25.00	3	23.00	2	1	..
35	2	31.00	4	35.00	1	3	1
36	..	....	5	39.00	1	3	2
37	1	30.66	7	27.07	1	5	2
	54	\$40.09	287	\$27.41	49	204	39

ROCKINGHAM

REVENUE.

	TOWNS.	Amount raised by town tax for support of schools.	Amount raised by district tax for schools.	Literary fund.	Local funds and dog tax.	Railroad tax.	Contributed.	Entire amount of revenue.
1	Atkinson.....	\$626.50	....	\$25.16	\$43.00	\$57.61	....	\$752.27
2	Auburn.....	636.20	\$100.00	58.84	87.00	....	\$130.04	1,012.08
3	Brentwood....	876.08	235.75	69.93	....	....	....	1,181.76
4	Candia.....	1,500.00	111.37	....	....	....	52.00	1,663.37
5	Chester.....	983.50	103.42	81.03	....	....	....	1,167.95
6	Danville.....	409.50	28.00	37.74	12.57	3.99	....	491.80
7	Deerfield.....	1,781.94	....	88.06	300.00	....	....	2,170.00
8	Derry.....	2,252.50	602.88	109.89	....	....	....	2,965.27
9	East Kingston.	458.50	....	40.70	156.09	59.87	1.00	716.16
10	Epping.....	1,269.62	512.00	88.80	6.00	....	....	1,876.42
11	Exeter.....	6,028.50	....	171.65	....	304.03	10.00	6,514.18
12	Fremont.....	587.16	400.00	47.73	....	....	....	1,034.89
13	Greenland*....	1,000.00	....	37.74	....	....	....	1,037.74
14	Hampstead....	1,230.98	....	73.26	88.51	....	....	1,392.75
15	Hampton.....	1,295.00	....	76.59	....	106.66	....	1,478.25
16	Hampton Falls	1,800.00	....	52.17	26.00	....	....	1,878.17
17	Kensington....	631.00	....	41.44	....	....	....	672.44
18	Kingston.....	900.00	....	67.34	180.00	60.00	....	1,207.34
19	Londonderry....	1,502.00	127.00	....	136.50	20.00	....	1,785.50
20	Newcastle.....	697.50	....	47.36	....	13.32	....	758.18
21	Newington....	476.00	....	25.53	....	....	....	501.53
22	Newmarket....	3,811.42	....	156.14	....	....	....	3,967.56
23	Newton.....	702.00	....	77.40	70.60	....	....	850.00
24	No. Hampton.	901.90	....	44.40	....	....	....	946.30
25	Northwood....	1,039.50	....	113.59	209.00	....	....	1,362.09
26	Nottingham....	1,223.39	....	91.39	6.00	12.36	62.00	1,395.14
27	Plaistow.....	737.99	....	76.59	....	....	....	814.58
28	Portsmouth....	26,670.00	....	764.79	....	....	....	27,434.79
29	Raymond.....	1,154.00	....	105.73	75.72	....	....	1,335.45
30	Rye.....	1,223.00	50.00	83.62	....	....	....	1,356.62
31	Salem.....	1,210.57	....	298.28	328.80	396.20	....	2,233.85
32	Sandown.....	484.50	....	7.40	....	....	....	491.90
33	Seabrook.....	1,100.00	700.00	113.32	....	30.00	....	1,943.32
34	Seabrook.....	569.00	....	23.68	....	....	....	592.68
35	Seabrook.....	1,305.00	....	62.16	....	....	....	1,367.16
36	Seabrook.....	1,148.00	258.00	61.05	162.00	....	....	1,629.05
37	Seabrook.....	675.50	118.50	55.74	291.94	....	66.00	1,207.68
Total...		\$70,898.25	\$3,346.92	\$3,376.24	\$2,179.73	\$1,064.04	\$321.04	\$81,186.22

* Imperfect report.

COUNTY.

EXPENDITURES.

	Expended for new buildings.	Interest and debt.	Permanent repairs.	Miscellaneous ex- penses.	Teachers' salaries.	Total expended.*	Average cost of mis- cellaneous and sal- aries per scholar.
1	\$25.00	\$10.00	\$686.00	\$741.00	\$12.29
2	100.00	45.57	842.00	1,023.17	6.10
3	\$285.64	20.00	40.00	832.50	1,195.14	4.74
4	60.00	71.94	1,642.88	1,816.82	5.66
5	1,138.00	1,179.00	4.87
6	28.00	15.50	454.50	513.00	5.05
7	\$200.00	....	70.00	100.04	1,703.80	2,118.84	5.29
8	2,550.00	....	152.88	190.00	2,092.00	5,030.63	6.71
9	10.00	27.00	689.90	741.90	5.47
10	512.00	....	....	59.75	1,291.76	1,903.51	5.00
11	6,075.33	6,155.13	14.00
12	400.00	....	25.00	....	431.83	872.16	3.70
13	10.30	665.00	675.30	7.95
14	100.00	1,284.00	1,414.00	8.38
15	5.55	227.17	1,269.25	1,526.97	6.96
16	900.00	71.81	816.80	1,813.61	6.04
17	15.00	27.00	589.00	646.00	5.13
18	90.00	1,117.00	1,232.00	5.85
19	172.00	200.00	1,512.00	1,929.00	6.33
20	16.60	26.00	79.29	635.25	784.14	6.47
21	12.00	32.21	390.00	448.21	7.15
22	2,500.00	45.00	525.00	3,591.50	6,726.50	10.04
23	31.72	859.53	916.25	5.43
24	819.25	834.25	6.65
25	88.39	1,169.54	1,307.93	5.34
26	3.00	40.00	1,300.00	1,403.00	5.12
27	32.78	808.00	862.28	6.35
28	3,670.00	2,798.52	20,951.94	27,420.46	11.61
29	55.00	103.00	1,232.70	1,425.70	5.85
30	120.00	110.00	1,150.00	1,390.00	5.61
31	303.00	59.69	198.42	2,042.80	2,678.91	6.96
32	75.00	12.90	411.81	519.96	4.94
33	1,200.00	1,220.00	3.52
34	10.83	34.00	552.00	611.83	8.52
35	70.00	167.16	1,200.00	1,462.16	8.33
36	914.47	....	60.00	146.00	1,243.00	2,388.47	10.54
37	30.00	31.40	1,029.50	1,130.90	7.52
	\$4,576.47	\$3,105.24	\$5,819.95	\$5,716.87	\$65,710.37	\$86,058.33	7.36

*Salary of school committee included.

STRAFFORD

SCHOOLS.

	TOWNS.	Legally organized school-districts.	Different public schools.	Graded schools.	District and town high schools.	Schools averaging twelve scholars or less.	Schools averaging six or less.	Average length of schools in weeks.
1	Barrington.....	14	14	..	..	3	1	15.60
2	Dover.....	1	37	27	1	2	..	36.00
3	Durham.....	6	8	..	..	1	..	22.05
4	Farmington.....	15	21	7	1	3	3	20.00
5	Lee.....	7	7	..	..	1	1	22.29
6	Madbury.....	3	4	..	..	..	..	20.51
7	Middleton.....	4	4	..	..	..	1	15.63
8	Milton.....	11	12	1	1	2	..	16.50
9	New Durham.....	13	13	..	..	6	3	14.23
10	Rochester.....	19	29	11	1	9	3	25.45
11	Rollinsford... ..	5	7	3	..	1	..	32.64
12	Somersworth.....	3	15	13	1	..	..	35.73
13	Strafford..... ..	17	17	..	..	4	1	17.72
	Total.....	118	188	62	5	32	13	22.64

COUNTY.

SCHOOL-HOUSES.						
	Number of school-houses.	Unfit for use.	Built during the year.	Having maps or globes.	Estimated value of school buildings, furniture, and sites.	Estimated value of apparatus.
1	14	5	..	..	\$4,000.00	.....
2	24	1	..	13	140,150.00	\$800.00
3	8	..	..	6	5,000.00	85.00
4	15	6	..	..	17,000.00	600.00
5	8	..	..	..	2,000.00	50.00
6	4	..	..	..	2,000.00	10.00
7	4	3	..	..	900.00	5.00
8	12	..	..	2	8,000.00	100.00
9	13	1	..	..	4,875.00	47.00
10	24	3	1	12	22,770.00	50.00
11	5	1	..	4	5,725.00	605.00
12	8	..	..	..	100,000.00	100.00
13	16	3	..	1	6,000.00	25.00
	155	23	3	38	\$318,420.00	\$2,477.00

STRAFFORD

SCHOLARS.

	TOWNS.	Selectmen's enumeration between five and fifteen.		boys Number of enrolled.	girls Number of enrolled.	Under six years.	Between six and sixteen.	Over sixteen years.	Average daily attendance.	Number pursuing higher branches.	Number reported between five and fifteen years of age not attending any school.
		Boys.	Girls.								
1	Barrington	106	101	163	133	26	244	26	214	20	14
2	Dover.....	..	..	692	921	214	1,342	57	1,028	96	200
3	Durham .....	..	..	102	86	15	165	8	138	12	17
4	Farmington.....	297	270	333	310	56	556	51	527	72	30
5	Lee.....	..	..	78	87	16	133	16	126	15	10
6	Madbury	36	45	46	42	11	66	11	64	10	6
7	Middleton.....	45	33	47	41	9	75	4	75	..	4
8	Milton.....	..	..	180	140	20	277	23	230	40	6
9	New Durham....	..	..	105	95	22	157	21	167	7	2
10	Rochester .....	..	..	575	539	158	903	53	735	109	83
11	Rollinsford.....	120	136	145	177	27	272	23	198	31	5
12	Somersworth .....	..	..	364	382	62	635	49	527	68	75
13	Strafford	146	124	176	177	46	269	38	290	29	7
	Total.....	750	709	3,006	3,130	682	5,094	380	4,319	509	459

COUNTY.

TEACHERS.

	Number of different male teachers employed.	Average wages of male teachers per month.	Number of different female teachers employed.	Average wages of female teachers per month.	Number teaching the first time.	Number teaching the same school more than one term.	Number of teachers from normal schools.
1	2	\$26.00	14	\$22.00	3	1	2
2	6	93.33	33	37.00	2	19	1
3	2	31.00	12	27.68	1	4	..
4	4	83.63	20	28.00	2	15	..
5	3	27.66	11	22.10	1	1	3
6	2	30.50	4	28.60	..	1	..
7	1	32.00	3	23.20	..	3	..
8	1	50.00	17	25.00	2	8	1
9	3	31.84	12	19.75	2	3	2
10	8	45.44	34	27.37	3	26	6
11	3	69.25	6	32.00	1	6	1
12	3	97.44	16	36.00	1	17	3
13	7	24.52	15	21.18	3	8	..
	45	\$49.43	197	\$26.91	21	112	19

STRAFFORD

REVENUE.

	TOWNS.	Amount raised by town tax for support of schools.	Amount raised by district tax for schools.	Literary fund.	Local funds and dog tax.	Railroad tax.	Contributed.	Entire amount of revenue.
1	Barrington...	\$1,308.21	\$200.60	\$109.09	....	....	....	\$1,617.30
2	Dover.....	21,340.50	....	620.86	....	\$656.00	....	22,617.36
3	Durham.....	1,232.00	....	70.30	....	....	....	1,302.30
4	Farmington...	5,486.00	2,800.00	220.00	....	476.46	\$75.00	9,057.46
5	Lee.....	983.03	....	66.97	....	....	....	1,050.00
6	Madbury.....	541.00	125.00	42.29	\$35.42	....	....	743.71
7	Middleton....	360.50	....	45.58	....	....	....	406.08
8	Milton.....	1,392.89	2,234.68	116.55	159.00	77.05	....	3,980.17
9	New Durham.	604.22	....	71.04	344.00	....	28.00	1,047.26
10	Rochester....	5,983.96	5,909.41	469.40	80.00	530.60	71.28	13,044.65
11	Rollinsford...	2,158.00	1,355.00	102.49	....	....	....	3,615.49
12	Somersworth..	6,500.00	6,800.00	244.57	343.50	....	....	13,888.07
13	Strafford.....	1,513.97	....	161.25	56.47	....	....	1,731.69
	Total	\$49,404.28	\$19,424.09	\$2,340.39	\$1,018.39	\$1,740.11	\$174.28	\$74,101.54

COUNTY.

EXPENDITURES.

	Expended for new buildings.	Interest and debt.	Permanent repairs.	Miscellaneous ex- penses.	Teachers' salaries.	Total expended.*	Average cost of mis- cellaneous and sal- aries per scholar.
1	....	....	\$200.00	\$46.21	\$1,262.00	\$1,563.21	\$3.31
2	....	....	859.01	3,245.01	18,271.41	22,375.43	13.33
3	....	....	1.65	48.48	1,251.39	1,343.17	6.91
4	....	\$2,700.00	100.00	400.00	4,597.60	7,967.60	7.92
5	....	....	....	101.75	948.25	1,078.00	6.36
6	....	....	37.00	30.55	606.90	690.45	7.24
7	....	....	....	....	385.20	396.54	4.26
8	\$910.15	1,327.13	150.00	....	1,341.85	3,780.13	4.37
9	....	....	....	18.75	1,038.89	1,091.64	10.57
10	2,758.61	1,935.00	658.69	749.39	7,756.32	14,113.01	7.63
11	....	....	180.00	481.00	2,790.67	3,482.07	10.16
12	....	5,870.07	....	1,667.10	7,093.11	14,720.28	11.74
13	....	....	....	75.00	1,469.33	1,614.33	4.37
	\$3,668.76	\$11,832.20	\$2,186.35	\$6,863.24	\$48,812.92	\$74,215.86	\$7.55

*Including salary of school committee.

SULLIVAN

SCHOOLS.

	TOWNS.	Legally organized school-districts.	Different public schools.	Graded schools.	District and town high schools.	Schools averaging twelve scholars or less.	Schools averaging six or less.	Average length of schools in weeks.
1	Acworth	11	13	2	.	7	1	19.80
2	Charlestown.....	14	15	4	1	2	1	24.50
3	Claremont.....	17	26	10	1	12	5	27.96
4	Cornish	16	16	.	..	6	1	19.00
5	Croydon	6	6	..	..	1	..	19.00
6	Goshen.....	5	5	..	..	1	..	20.40
7	Grantham.....	6	6	..	..	1	1	11.40
8	Langdon	6	6	..	..	3	3	20.83
9	Lempster.....	9	10	..	..	4	1	15.35
10	Newport	10	19	6	1	5	7	22.50
11	Plainfield.....	14	17	2	..	4	4	18.58
12	Springfield.....	11	11	..	..	1	1	15.20
13	Sunapee.....	9	9	..	..	1	3	21.24
14	Unity.....	10	10	..	..	5	..	15.80
15	Washington.....	10	10	..	..	3	3	16.30
	Total.....	154	179	24	3	56	31	19.19

COUNTY.

SCHOOL-HOUSES.						
	Number of school-houses.	Unfit for use.	Built during the year.	Having maps or globes.	Estimated value of school buildings, furniture, and sites.	Estimated value of apparatus.
1	12	2	..	4	\$5,000.00	\$150.00
2	18	..	..	6	11,000.00	150.00
3	22	3	..	18	35,000.00	500.00
4	16	1	..	5	4,700.00	100.00
5	6	..	..	..	2,000.00	20.00
6	5	..	..	1	1,000.00	10.00
7	7	3	..	1	900.00	25.00
8	6	1	..	4	2,000.00	40.00
9	9	..	..	8	2,000.00	10.00
10	17	..	..	4	10,000.00	100.00
11	17	4	..	1	6,500.00	100.00
12	11	1	..	1	2,100.00	18.00
13	9	..	..	..	4,150.00	50.00
14	10	4	..	3	2,500.00	60.00
15	10	5	..	8	2,600.00	25.00
	175	24	..	64	\$91,450.00	\$1,358

SULLIVAN

SCHOLARS.

	TOWNS.	Selectmen's enumeration between five and fifteen.		Number of boys enrolled.	Number of girls enrolled.	Under six years.	Between six and sixteen.	Over sixteen years.	Average daily attendance.	Number pursuing higher branches.	Number reported between five and fifteen years of age not attending any school.
		Boys.	Girls.								
1	Acworth.....	82	73	127	89	13	152	51	154	43	25
2	Charlestown.....	..	..	204	170	29	311	34	287	31	18
3	Claremont.....	478	472	394	352	95	620	31	537	15	220
4	Cornish.....	120	80	127	143	21	236	13	224	17	10
5	Croydon.....	..	..	100	72	16	124	32	117	18	5
6	Goshen.....	..	..	84	77	12	108	41	145	4	16
7	Grantham.....	48	36	120	76	9	162	25	158	19	..
8	Langdon.....	21	24	30	27	6	42	9	46	8	1
9	Lempster.....	..	..	70	64	18	72	44	111	16	..
10	Newport.....	259	275	273	239	22	410	80	380	27	17
11	Plainfield.....	..	..	150	168	19	262	37	228	12	15
12	Springfield.....	..	..	109	88	23	157	17	155	8	9
13	Sunapee.....	..	..	101	111	14	161	37	201	23	..
14	Unity.....	96	71	84	80	8	133	23	145	16	2
15	Washington.....	..	..	84	73	11	131	15	120	11	5
	Total.....	1,104	1,031	2,057	1,829	316	3,081	489	3,008	268	343

COUNTY.

TEACHERS.							
	Number of different male teachers employed.	Average wages of male teachers per month.	Number of different female teachers employed.	Average wages of female teachers per month.	Number teaching the first time.	Number teaching the same school more than one term.	Number of teachers from normal schools.
1	3	\$31.33	19	\$19.70	5	6	1
2	6	35.87	16	23.05	5	11	..
3	10	34.80	29	21.63	9	20	2
4	2	21.25	22	23.00	5	3	3
5	3	27.34	8	20.00	5	1	..
6	4	20.25	6	17.66	2	..	..
7	2	24.00	5	19.42	1	2	..
8	1	26.00	9	22.06	2	3	..
9	3	24.00	6	17.00	2	3	..
10	4	24.00	24	21.00	3	13	..
11	4	30.00	24	19.75	7	3	1
12	5	21.00	8	15.40	4	5	1
13	3	29.33	13	16.40	2	2	..
14	2	18.00	11	17.40	3	3	1
15	2	34.50	13	18.15	4	4	..
	54	\$26.78	213	\$19.44	59	79	9

SULLIVAN

REVENUE.

	TOWNS.	Amount raised by town tax for support of schools.	Amount raised by district tax for schools.	Literary fund.	Local funds and dog tax.	Railroad tax.	Contributed.	Entire amount of revenue.
1	Acworth	\$1,327.50	\$299.55	\$90.30	\$60.00	....	\$115.00	\$1,892.35
2	Charlestown....	2,400.00	900.00	....	20.00	....	....	3,320.00
3	Claremont.....	6,135.00	....	214.18	40.00	\$31.60	....	6,420.78
4	Cornish	1,172.50	342.00	129.86	28.25	....	275.00	1,947.61
5	Croydon.....	461.33	....	58.46	57.80	....	80.00	657.59
6	Goshen.....	467.95	13.81	38.85	79.00	....	...	599.61
7	Grantham.....	390.18	....	65.12	82.89	36.65	....	574.84
8	Langdon.....	657.32	41.00	26.64	92.00	....	....	816.96
9	Lempster.....	656.13	....	71.84	57.69	....	15.00	800.66
10	Newport.....	3,612.68	650.00	207.57	186.50	....	....	4,656.75
11	Plainfield.....	1,298.50	39.75	97.68	....	16.17	292.00	1,744.10
12	Springfield.....	485.00	....	76.79	63.21	....	135.00	760.00
13	Sunapee	1,181.00	....	78.81	60.00	....	275.00	1,594.81
14	Unity	665.00	....	70.52	80.75	....	....	816.27
15	Washington.....	738.50	...	70.95	53.00	....	6.50	868.95
	Total.	\$21,648.59	\$2,286.11	\$1,297.57	\$961.09	\$84.42	\$1,193.50	\$27,471.28

COUNTY.

EXPENDITURES.							
	Expended for new buildings.	Interest and debt.	Permanent repairs.	Miscellaneous expenses.	Teachers' salaries.	Total expended. *	Average cost of miscellaneous and salaries per scholar.
1	\$299.55	\$111.34	\$1,327.33	\$1,788.22	\$6.66
2	275.25	330.58	2,548.64	3,229.47	7.89
3	305.37	1,705.62	4,096.11	6,209.89	7.76
4	300.00	175.00	1,457.50	1,982.50	7.04
5	50.00	....	630.00	707.00	4.00
6	16.06	35.76	585.80	652.62	3.65
7	50.00	505.20	572.20	2.83
8	48.07	48.30	701.73	823.10	13.16
9	18.00	50.00	700.00	798.00	5.60
10	100.00	150.00	4,313.65	4,627.65	8.70
11	\$11.00	19.00	23.00	1,351.00	1,464.00	5.38
12	20.00	510.00	550.00	3.96
13	483.00	....	70.00	896.00	1,484.00	4.71
14	53.58	77.86	710.82	873.26	4.80
15	20.00	8.30	800.88	869.18	5.15
	\$494.00	\$1,504.88	\$2,855.76	\$21,134.66	\$26,621.09	\$6.08

* Including salary of school committee.

TABLE II.

This table contains, —

1. The largest sum of money appropriated to any one district.
2. The smallest sum appropriated to any one district.
3. The length, in weeks, of the longest school.
4. The length, in weeks, of the shortest school.
5. Number of scholars in the largest school.
6. Number of scholars in the smallest school.
7. Rate per cent of school assessment upon the invoiced valuation, expressed decimally. Many have failed to report this item ; others have evidently reported it incorrectly.

This table exhibits, in the most striking light, some of the inequalities of our school system.

TABLE III.

This table contains, —

1. Number of fractional districts.
2. Number of districts under special acts.
3. Number of different scholars, not registered, attending private schools.
4. Number of scholars not absent during the year.
5. Amount of dog tax appropriated to schools.
6. Number of towns employing teachers from normal schools.
7. Amount paid for superintendence.

TABLE No. II.

BELKNAP COUNTY.

	TOWNS.	Largest sum of money in any district.	Smallest sum of money in any district.	Longest school in any district: weeks.	Shortest school in any district: weeks.	Largest number of scholars in any district.	Smallest number of scholars in any district.	Rate of school assessment.
1	Alton.....	\$385.28	\$15.20	23	6	41	4	....
2	Barnstead	144.98	81.00	28	14	38	..	.0027
3	Belmont.....	318.95	43.19	34	10	51	6	.0024
4	Center Harbor ...	174.84	7.11	28	7	38	1	.0033
5	Gilford.....	1,711.34	68.10	31	15	53	4	....
6	Gilmanton.....	176.84	37.66	20	5	42	4	.005
7	Laconia.....	3,652.65	190.69	36	25	88	13	....
8	Meredith	697.84	40.78	28	8	115	7	.0032
9	New Hampton ...	141.19	32.21	17	8	37	4	.0025
10	Sanbornton.....	158.36	44.15	28	14	29	2	....
11	Tilton.....	457.32	90.61	27	15	33	9	.0023
	Average.....	\$729.05	\$59.15	27.27	11.54	51.36	5.4	.0034

TABLE No. III.

BELKNAP COUNTY.

	TOWNS.	Fractional school-districts.	Districts under special acts.	Number of different scholars attending private schools.	Number of scholars not absent during the year.	Amount of dog tax appropriated to schools.	Towns employing teachers from normal schools.	Amount paid for superintendence.
1	Alton.....	2	..	6	27	\$221.25	1	\$100.00
2	Barnstead	1	..	18	32	103.50	..	55.00
3	Belmont.....	..	..	10	67	....	1	51.00
4	Center Harbor.....	4	..	..	50	....	1	18.00
5	Gilford.....	..	..	4	142	163.41	1	69.50
6	Gilmanton.....	..	..	..	50	....	1	75.00
7	Laconia.....	1	..	.	12	448.00	1	110.00
8	Meredith	4	..	..	50	....	1	85.00
9	New Hampton	3	..	40	14	7.00	..	65.00
10	Sanbornton.....	3	..	12	137	....	1	65.00
11	Tilton	3	..	43	12	....	..	36.40
	Total	21	..	133	593	\$943.16	8	\$729.90

CARROLL COUNTY.

	TOWNS.	Largest sum of money in any district.	Smallest sum of money in any district.	Longest school in any district; weeks.	Shortest school in any district; weeks.	Largest number of scholars in any district.	Smallest number of scholars in any district.	Rate of school assessment.
1	Albany.....	\$100.00	\$40.00	16	7	32	7	....
2	Bartlett.....	160.87	30.03	26	10	59	10	....
3	Brookfield.....	158.20	5.56	29	6	36	15	.0045
4	Chatham.....	130.00	...	28	8	25	16	....
5	Conway.....	221.00	63.26	33	7	55	5	.002
6	Eaton.....	....	....	.	..	..	..	.002
7	Effingham.....	153.17	46.53	23	10	26	5	.0032
8	Freedom.....	259.70	48.83	16	6	50	6	....
9	Hart's Location..	65.17	16.00	13	4	10	2	.002
10	Jackson.....	124.47	28.69	18	9	36	13	.0076
11	Madison.....	98.84	35.00	18	8	23	6	.003
12	Moultonborough.	200.42	22.00	25	11	43	3	....
13	Ossipee.....	196.41	63.37	28	12	56	1	.0032
14	Sandwich.....	235.67	19.91	29	7	40	4	....
15	Tamworth.....	157.88	39.25	22	9	30	7	.0025
16	Tuftonborough...	170.50	46.45	15	6	27	4	.0024
17	Wakefield.....	240.51	113.00	33	20	58	6	.0021
18	Wolfeborough....	1,144.97	30.34	36	12	54	6	.0025
	Average	\$224.57	\$40.51	24	9	38.82	6.82	.0027

CARROLL COUNTY.

	TOWNS.	Fractional school-districts.	Districts under special acts.	Number of different scholars attending private schools.	Number of scholars not absent during the year.	Amount of dog tax appropriated to schools.	Towns employing teachers from normal schools.	Amount paid for superintendence.
1	Albany.....	..	..	1	9	\$30.00	..	\$20.00
2	Bartlett.....	..	..	1	10	....	..	25.00
3	Brookfield.....	2	..	..	..	....	1	....
4	Chatham .....	..	..	2	3	....	1	28.00
5	Conway	2	..	57	134	208.00	1	98.00
6	Eaton .....	..	..	..	..	....	..	....
7	Effingham	3	..	..	25	125.00	..	45.00
8	Freedom.....	1	..	4	15	147.00	1	22.00
9	Hart's Location.....	..	..	..	6	5.00	..	....
10	Jackson .....	..	..	..	27	....	..	10.00
11	Madison.....	1	..	..	39	83.00	..	20.50
12	Moultonborough.....	1	1	4	53	....	1	69.75
13	Ossipee.....	1	..	1	60	....	..	118.70
14	Sandwich.....	..	..	60	78	75.00	1	60.00
15	Tamworth.....	..	..	5	24	117.00	1	65.00
16	Tuftonborough .....	..	..	1	29	173.94	1	36.00
17	Wakefield.....	2	..	3	14	....	1	36.00
18	Wolfeborough.....	2	..	..	30	....	1	85.00
	Total.....	15	1	139	556	\$963.94	10	\$738.59

CHESHIRE COUNTY.

	TOWNS.	Largest sum of money in any district.	Smallest sum of money in any district.	Longest school in any district : weeks.	Shortest school in any district : weeks.	Largest number of scholars in any district.	Smallest number of scholars in any district.	Rate of school assessment.
1	Alstead	\$329.20	\$58.20	24	11	40	3	.0026
2	Chesterfield.....	220.00	83.00	24	18	45	4	....
3	Dublin.....	168.74	88.50	21	17	28	9	....
4	Fitzwilliam.....	525.00	129.15	29	20	38	6	.0043
5	Gilsum	210.04	111.29	24	17	33	7	.0033
6	Harrisville.....	385.22	105.98	41	22	39	6	.0025
7	Hinsdale	925.00	98.81	31	17	49	8	.0027
8	Jaffrey.....	550.00	87.60	32	14	39	3	.0024
9	Keene.....	12,725.08	90.25	38	16	141	5	.0027
10	Marlborough....	671.76	106.89	24	18	49	21	.0024
11	Marlow.....	513.33	31.89	29	8	70	2	....
12	Nelson	164.93	83.00	22	16	31	8	.0046
13	Richmond.....	204.83	39.00	28	10	35	5	.0042
14	Rindge.....	224.67	91.00	23	16	40	5	.0030
15	Roxbury.....	97.22	54.84	19	12	16	9	.0037
16	Stoddard	115.90	25.59	19	12	45	5	.0023
17	Sullivan	174.06	95.71	22	20	27	6	.0033
18	Surry.....	187.90	56.69	26	10	31	8	.0026
19	Swansey	563.01	102.26	29	18	49	7	.0035
20	Troy	910.43	78.93	52	14	47	10	....
21	Walpole	1,578.92	106.79	40	17	60	4	.0025
22	Westmoreland ...	219.88	96.27	30	14	38	8	.0026
23	Winchester.....	857.03	60.84	..	..	..	..	....
	Average.....	\$979.22	\$81.41	28.5	15.3	45	6.7	.003

CHESHIRE COUNTY.

	TOWNS.	Fractional school-districts.	Districts under special acts.	Number of different scholars attending private schools.	Number of scholars not absent during the year.	Amount of dog tax appropriated to schools.	Towns employing teachers from normal schools.	Amount paid for superintendence.
1	Alstead.....	2	..	..	25	....	..	\$50.00
2	Chesterfield.....	..	..	..	74	\$85.00	1	30.00
3	Dublin.....	5	..	..	17	....	..	38.50
4	Fitzwilliam.....	1	..	..	34	85.00	1	75.00
5	Gilsum.....	..	..	..	13	33.00	1	35.00
6	Harrisville.....	1	..	1	20	52.00	1	30.00
7	Hinsdale.....	..	..	5	94	87.00	1	75.00
8	Jaffrey.....	..	..	12	32	....	..	93.77
9	Keene.....	1	1	..	228	183.00	1	245.00
10	Marlborough.....	..	..	..	82	174.96	1	51.42
11	Marlow.....	1	..	18	34	21.50	..	20.00
12	Nelson.....	1	..	..	11	....	1	37.00
13	Richmond.....	1	..	..	23	9.52	1	41.10
14	Rindge.....	2	..	..	24	8.00	1	39.10
15	Roxbury.....	..	..	1	4	....	..	8.00
16	Stoddard.....	2	..	1	..	....	..	23.00
17	Sullivan.....	..	..	1	..	26.50	1	25.00
18	Surry.....	..	..	..	9	28.00	1	12.00
19	Swanzey.....	1	..	1	61	....	1	50.00
20	Troy.....	1	..	7	30	131.00	..	71.00
21	Walpole.....	..	1	4	68	208.00	1	96.00
22	Westmoreland.....	..	..	..	12	....	1	55.00
23	Winchester.....	..	..	1	147	138.00	1	95.25
	Total.....	19	2	52	1,043	\$1,270.48	16	\$1,296.14

COOS COUNTY.

	TOWNS.	Largest sum of money in any district.	Smallest sum of money in any district.	Longest school in any district; weeks.	Shortest school in any district; weeks.	Largest number of scholars in any district.	Smallest number of scholars in any district.	Rate of school assessment.
1	Berlin.....	\$309.26	\$103.23	19	17	48	7	.0039
2	Carroll.....	388.24	45.03	31	13	39	3	.0021
3	Clarksville.....	150.33	58.21	23	13	33	11	.005
4	Colebrook.....	536.28	62.53	25	18	45	11	.0024
5	Columbia.....	152.00	64.00	24	12	23	10	...
6	Dalton.....	96.99	50.41	23	13	34	13	....
7	Dummer.....	132.12	63.11	27	6	34	5	...
8	Errol.....	....	....	22	15	12	6	....
9	Gorham.....	832.78	185.73	38	28	60	12	....
10	Jefferson.....	151.00	25.00	20	10	56	8	....
11	Lancaster.....	1,746.00	67.05	35	20	95	6	.0043
12	Milan.....	195.50	43.61	23	12	47	11	....
13	Northumberland.....	....	....	24	4	61	..	....
14	Pittsburg.....	....	..	..	..	..	..	....
15	Randolph.....	108.00	108.00	20	20	19	17	....
16	Shelburne.....	83.40	50.92	17	10	17	5	.003
17	Stark.....	158.23	62.49	27	15	41	9	.0032
18	Stewartstown....	....	....	..	..	..	..	....
19	Stratford.....	238.95	11.17	31	3	53	4	.0036
20	Whitefield.....	....	....	..	..	..	..	....
21	Wentworth's Loc.	....	...	..	..	..	..	....
	Average.....	\$351.94	\$66.70	25.23	13.47	42.17	8.62	.0034

COOS COUNTY.

	TOWNS.	Fractional school-districts.	Districts under special acts.	Number of different scholars attending private schools.	Number of scholars not absent during the year.	Amount of dog tax appropriated to schools.	Towns employing teachers from normal schools.	Amount paid for superintendence.
1	Berlin.....	..	..	..	15	\$64.00	1	\$12.00
2	Carroll.....	..	..	..	4	62.50	1	15.75
3	Clarksville.....	..	..	..	8	67.00	1	10.00
4	Colebrook .....	..	..	10	21	....	..	50.00
5	Columbia.....	..	..	..	7	...	1	40.00
6	Dalton	1	..	..	11		1	13 52
7	Dummer.....	..	..	1	3	46.00	1	17.00
8	Errol.....	..	..	..	17	....	1	5.00
9	Gorham .....	..	..	..	21	105.00	..	40.00
10	Jefferson	1	..	..	10	....	1	80.00
11	Lancaster	1	..	30	..	....	1	115.30
12	Milan.....	..	..	.	56	100.00	1	40.00
13	Northumberland.....	..	..	2	72	....	..	25.00
14	Pittsburg.....	1	..	..	3	49.00	1	20.00
15	Randolph.....	1	..	..	17	....	..	5.00
16	Shelburne .....	..	..	1	18	....	1	....
17	Stark.....	..	..	..	1	....	1	30.00
18	Stewartstown.....	..	..	..	..	....	..	....
19	Stratford .....	..	..	7	10	....	1	45.00
20	Whitefield	1	..	23	..	....	..	40.00
21	Wentworth's Location.	..	..	..	..	....	..	2.00
	Total.....	6	..	74	294	\$493.50	14	\$605.57

GRAFTON COUNTY.

	TOWNS.	Largest sum of money in any district.	Smallest sum of money in any district.	Longest school in any district: weeks.	Shortest school in any district: weeks.	Largest number of scholars in any district.	Smallest number of scholars in any district.	Rate of school assessment.
1	Alexandria	\$83.00	\$83.00	21	16	23	8	....
2	Ashland	979.25	62.92	30	14	54	10	...
3	Bath	261.86	64.95	32	18	50	7	....
4	Benton	128.12	70.46	24	12	27	7	....
5	Bethlehem	486.04	70.62	23	15	44	9	....
6	Bridgewater	104.39	12.04	18	4	26	3	.0025
7	Bristol	1,447.57	15.39	30	6	49	4	.0034
8	Campton	175.64	63.01	23	14	34	9	.004
9	Canaan	313.80	24.56	28	6	34	3	.002
10	Dorchester	81.98	27.12	23	7	35	2	.003
11	Easton	124.24	79.13	18	8	27	15	....
12	Ellsworth	91.00	81.00	15	10	28	24	.004
13	Enfield	588.18	83.96	33	16	37	4	....
14	Franconia	282.56	86.45	27	18	53	8	.004
15	Grafton	140.34	36.97	28	10	32	13	.004
16	Groton	77.80	12.76	25	5	39	4	.004
17	Hanover .....	....	....	..	..	..	..	....
18	Haverhill	342.12	58.12	34	12	49	6	.003
19	Hebron	136.00	22.95	21	8	29	7	.002
20	Holderness	97.23	26.32	17	6	27	2	.0036
21	Landaff	176.07	32.00	25	9	30	5	....
22	Lebanon	2,384.05	60.96	32	12	50	2	.0024
23	Lincoln	55.54	54.75	12	11	12	9	.0019
24	Lisbon	998.15	64.00	42	19	70	9	.0028
25	Littleton	2,840.77	31.74	38	11	70	5	....
26	Lyman	148.71	86.76	27	18	33	8	.0017
27	Lyme	338.64	60.53	36	15	60	4	....
28	Monroe	200.00	73.00	30	18	32	4	.0025
29	Orange	78.82	35.58	21	10	18	4	....
30	Orford	174.23	46.24	30	12	28	5	.0022
31	Piermont	125.07	52.38	28	12	28	4	.0013
32	Plymouth	779.34	28.70	30	12	71	4	....
33	Rumney	317.24	78.29	49	13	32	4	.005
34	Thornton	146.44	49.19	21	9	33	9	.008
35	Warren	354.93	24.74	26	10	28	5	.0066
36	Waterville	33.63	16.37	10	8	5	4	....
37	Wentworth	198.00	32.00	31	14	36	7	.0042
38	Woodstock	93.50	19.50	15	5	41	5	.0018
	Average	\$413.09	\$49.41	26.3	11.43	37.11	6.54	.0033

GRAFTON COUNTY.

	TOWNS.	Fractional school-districts.	Districts under special acts.	Number of different scholars attending private schools.	Number of scholars not absent during the year.	Amount of dog tax appropriated to schools.	Towns employing teachers from normal schools.	Amount paid for superintendence.
1	Alexandria.....	..	..	..	16	\$56.00	..	\$43.00
2	Ashland.....	2	3	2	56	137.00	1	19.00
3	Bath.....	..	..	..	35	....	1	50.00
4	Benton.....	1	..	..	9	53.58	1	16.00
5	Bethlehem.....	2	..	3	11	....	..	35.00
6	Bridgewater.....	1	..	..	39	....	1	25.00
7	Bristol.....	..	1	15	26	114.00	1	35.00
8	Campton.....	1	..	3	25	78.08	1	41.00
9	Canaan.....	..	..	5	70	200.00	1	....
10	Dorchester.....	2	..	..	20	43.00	1	25.00
11	Easton.....	..	..	..	..	10.00	..	10.00
12	Ellsworth.....	..	..	..	2	....	1	6.00
13	Enfield.....	1	..	..	10	115.78	1	70.00
14	Franconia.....	4	..	1	4	37.00	..	25.00
15	Grafton.....	2	..	..	18	....	1	35.75
16	Groton.....	2	..	..	37	59.00	1	20.00
17	Hanover.....	1	..	..	30	20.00	1	98.00
18	Haverhill.....	..	..	..	41	....	1	103.25
19	Hebron.....	..	..	..	7	5.00	1	15.00
20	Holderness.....	3	1	1	29	63.00	1	50.75
21	Landaff.....	2	..	..	6	....	1	26.00
22	Lebanon.....	2	1	22	42	264.50	1	100.00
23	Lincoln.....	..	..	2	3	....	..	1.00
24	Lisbon.....	2	2	6	67	....	1	60.00
25	Littleton.....	2	1	8	56	....	1	115.00
26	Lyman.....	..	..	..	..	....	1	35.00
27	Lyme.....	1	..	4	18	88.75	1	50.00
28	Monroe.....	..	..	1	55	25.00	..	19.00
29	Orange.....	1	..	..	5	....	..	21.50
30	Orford.....	1	..	..	2	78.50	1	....
31	Piermont.....	2	..	3	8	7.00	1	45.00
32	Plymouth.....	1	..	21	14	190.00	1	55.00
33	Rumney.....	3	..	15	50	140.00	1	50.00
34	Thornton.....	..	..	2	15	70.00	1	38.00
35	Warren.....	..	..	5	20	....	1	25.00
36	Waterville.....	..	..	..	..	....	1	2.00
37	Wentworth.....	2	..	5	14	103.00	1	25.00
38	Woodstock.....	..	..	3	25	....	1	12.00
	Total.....	41	9	127	885	\$1,958.19	31	\$1,392.25

HILLSBOROUGH COUNTY.

	TOWNS.	Largest sum of money in any district.	Smallest sum of money in any district.	Longest school in any district : weeks.	Shortest school in any district : weeks.	Largest number of scholars in any district.	Smallest number of scholars in any district.	Rate of school assessment.
1	Amherst	\$885.02	\$115.15	30	22	46	10	.003
2	Antrim	442.51	12.20	28	7	37	3	.0025
3	Bedford .....	....	....	..	..	..	..	....
4	Bennington	465.00	27.22	22	12	38	10	.005
5	Brookline .....	....	....	31	15	39	8	....
6	Deering	102.38	14.17	24	6	26	4	.0025
7	Francestown	453.58	15.00	28	14	41	3	.003
8	Goffstown	722.48	59.14	28	12	52	4	.0028
9	Greenfield	345.12	51.51	31	12	42	2	.0025
10	Greenville	1,150.79	187.73	36	27	72	9	....
11	Hancock	158.67	108.67	21	17	35	3	.005
12	Hillsborough	510.32	49.88	24	7	62	2	.0024
13	Hollis	851.00	121.38	33	13	58	..	.0028
14	Hudson	143.00	101.00	23	19	30	4	.0022
15	Litchfield	188.07	19.50	27	21	22	6	.0026
16	Lyndeborough ...	223.64	24.05	31	14	55	8	.0035
17	Manchester .....	....	....	..	..	250	17	.0029
18	Mason	238.34	218.34	34	22	36	16	.008
19	Merrimack	303.30	93.33	32	17	24	4	.0028
20	Milford .....	....	....	36	34	96	19	.0025
21	Mont Vernon	224.34	72.00	32	17	39	5	.0025
22	Nashua .....	....	....	58	7	..	..	....
23	New Boston	399.23	46.65	27	7	29	2	.0025
24	New Ipswich	347.24	62.96	32	15	43	2	.003
25	Pelham	289.60	115.44	32	20	38	5	.0023
26	Peterborough	800.61	49.92	31	5	69	5	.0025
27	Sharon	123.00	....	20	16	24	..	....
28	Temple	130.00	105.00	10	10	40	5	.006
29	Weare	284.36	90.85	30	16	42	6	.004
30	Wilton	1,272.43	59.60	33	14	38	7	.0027
31	Windsor	78.08	25.65	16	9	6	5	....
	Average	\$428.17	\$73.85	29	14.7	49.31	6.44	.0032

HILLSBOROUGH COUNTY.

	TOWNS.	Fractional school districts.	Districts under special acts.	Number of different scholars attending private schools.	Number of scholars not absent during the year.	Amount of dog tax appropriated to schools.	Towns employing teachers from normal schools.	Amount paid for superintendence.
1	Amherst.....	2	3	7	15	\$186.00	1	\$92.00
2	Antrim.....	1	..	5	19	....	1	70.00
3	Bedford.....	1	..	7	5	180.00	1	45.00
4	Bennington.....	1	..	..	9	....	..	16.00
5	Brookline.....	..	..	..	55	....	1	30.00
6	Deering.....	1	..	10	18	....	..	37.50
7	Francestown.....	2	..	5	20	....	..	50.00
8	Goffstown.....	..	..	3	10	....	1	75.00
9	Greenfield.....	1	..	5	..	....	..	30.00
10	Greenville.....	1	..	20	12	147.00	1	35.00
11	Hancock.....	1	..	1	9	....	..	49.70
12	Hillsborough.....	1	1	3	182	....	..	127.25
13	Hollis.....	..	..	..	14	170.94	1	60.00
14	Hudson.....	1	..	1	50	....	1	50.00
15	Litchfield.....	1	..	14	1	....	1	15.00
16	Lyndeborough..	1	..	6	5	....	1	59.55
17	Manchester.....	1	..	1,625	135	....	1	1,755.00
18	Mason.....	1	..	3	2	70.00	1	40.00
19	Merrimack.....	3	3	5	78	19.00	1	60.00
20	Milford.....	..	2	8	36	235.00	1	250.00
21	Mont Vernon.....	1	..	10	39	....	..	21.90
22	Nashua.....	..	..	70	..	379.00	1	....
23	New Boston.....	4	..	..	16	....	..	85.00
24	New Ipswich.....	1	..	5	28	7.81	1	84.00
25	Pelham.....	..	..	..	9	145.50	1	40.00
26	Peterborough.....	..	..	..	129	....	1	60.00
27	Sharon.....	1	..	..	..	33.00	..	8.00
28	Temple.....	..	..	..	26	64.00	..	....
29	Weare.....	1	..	..	108	....	..	96.00
30	Wilton.....	..	..	..	31	....	1	66.50
31	Windsor.....	..	..	..	9	8.00	..	7.00
	Total.....	28	9	1,813	1,070	\$1,645.25	19	\$3,215.40

MERRIMACK COUNTY.

	TOWNS.	Largest sum of money in any district.	Smallest sum of money in any district.	Longest school in any district : weeks.	Shortest school in any district : weeks.	Largest number of scholars in any district.	Smallest number of scholars in any district.	Rate of school assessment.
1	Allentown.....	\$1,043.01	\$141.59	47	18	57	9	.0024
2	Andover.....	299.66	29.70	40	5	35	7	....
3	Boscawen.....	1,152.00	90.00	14	7	44	5	.0024
4	Bow.....	....	....	..	..	..	..	....
5	Bradford.....	442.83	39.56	27	10	36	2	.0059
6	Canterbury.....	243.13	58.78	31	11	48	4	.0025
7	Chichester.....	150.34	86.50	22	8	39	14	.002
8	Concord.....	21,888.85	61.65	36	14	..	4	.0025
9	Danbury.....	158.54	22.79	24	7	45	4	.0024
10	Dunbarton.....	182.80	67.79	27	13	30	4	.0027
11	Epsom.....	164.50	33.75	24	11	41	9	.0018
12	Franklin.....	....	....	36	30	75	9	.0038
13	Henniker.....	235.40	100.00	24	16	45	4	.0022
14	Hill.....	273.04	43.50	32	10	33	10	.0044
15	Hooksett.....	721.46	75.28	33	15	69	..	....
16	Hopkinton.....	284.41	80.92	31	13	40	3	.0025
17	Loudon.....	258.24	47.63	30	11	37	7	.0039
18	Newbury.....	149.00	23.00	26	6	27	6	.0048
19	New London.....	398.38	91.02	36	17	46	7	.0032
20	Northfield.....	175.38	11.10	24	15	39	..	....
21	Pembroke.....	1,379.63	18.64	35	19	..	..	....
22	Pittsfield.....	1,117.89	94.89	31	17	45	4	....
23	Salisbury.....	194.00	40.10	26	9	32	7	....
24	Sutton.....	176.19	9.86	28	9	43	2	.002
25	Warner.....	326.83	37.32	26	10	25	2	.0021
26	Webster.....	160.82	41.25	21	11	31	..	.0027
27	Wilnot.....	172.98	44.29	25	8	34	5	....
	Average.....	\$1,269.97	\$55.64	29	12.3	41.5	5.82	.003

MERRIMACK COUNTY.

	TOWNS.	Fractional school-districts.	Districts under special acts.	Number of different scholars attending private schools.	Number of scholars not absent during the year.	Amount of dog tax appropriated to schools.	Towns employing teachers from normal schools.	Amount paid for superintendence.
1	Allenstown.....	..	..	3	18	\$109.98	1	\$25.00
2	Andover .....	..	..	..	36	....	1	50.00
3	Boscawen.....	..	..	10	..	....	1	75.00
4	Bow .....	..	..	..	..	....	..	....
5	Bradford	2	1	3	19	58.00	1	72.75
6	Canterbury	1	..	1	58	....	1	50.75
7	Chichester	3	1	3	39	....	..	30.00
8	Concord	4	3	10	218	1,126.50	1	1,740.00
9	Danbury	1	..	6	13	31.00	1	30.00
10	Dunbarton.....	..	..	16	4	70.29	1	51.50
11	Epsom.....	2	..	3	22	....	..	30.75
12	Franklin .....	..	..	15	3	....	1	....
13	Henniker.....	4	..	..	67	204.00	1	53.00
14	Hill .....	..	..	..	14	66.00	1	69.00
15	Hooksett.....	1	..	3	51	183.96	1	50.00
16	Hopkinton.....	2	..	..	51	149.49	..	103.75
17	Loudon	3	3	..	69	....	..	50.00
18	Newbury.....	2	..	3	51	91.50	..	33.00
19	New London.....	2	..	16	9	70.00	..	31.65
20	Northfield.....	1	1	..	..	....	1	30.00
21	Pembroke	1	..	28	4	50.00	1	78.00
22	Pittsfield.....	1	..	12	53	....	1	85.00
23	Salisbury.....	4	..	4	15	....	1	40.00
24	Sutton.....	2	..	3	12	65.00	1	55.00
25	Warner	4	..	..	81	85.00	..	95.00
26	Webster	1	..	8	18	....	.	46.00
27	Wilmot.....	1	..	..	10	91.50	..	52.20
	Total.....	42	9	147	935	\$2,452.22	17	\$3,027.35

ROCKINGHAM COUNTY.

	TOWNS.	Largest sum of money in any district.	Smallest sum of money in any district.	Longest school in any district : weeks.	Shortest school in any district : weeks.	Largest number of scholars in any district.	Smallest number of scholars in any district.	Rate of school assessment.
1	Atkinson	\$145.00	\$145.00	25	19	19	6	.0046
2	Auburn	193.00	62.00	26	9	41	9	.0027
3	Brentwood	310.76	149.77	30	19	55	19	....
4	Candia	280.28	68.53	34	15	36	12	.0023
5	Chester	278.75	58.15	30	15	66	5	....
6	Danville	204.24	76.02	23	14	49	12	.0019
7	Deerfield	207.66	42.11	29	14	41	7	.0038
8	Derry	493.66	51.50	35	20	44	10	.003
9	East Kingston	201.00	153.84	25	21	52	18	.0023
10	Epping	575.18	82.46	36	14	49	10	.004
11	Exeter	5,709.44	149.98	39	19	100	8	....
12	Fremont	205.68	79.22	29	15	45	18	.0027
13	Greenland	345.00	340.00	32	30	31	22	....
14	Hampstead	331.42	118.37	36	20	54	11	.003
15	Hampton	425.00	145.00	32	24	36	7	.002
16	Hampton Falls ...	229.54	214.54	31	28	42	1	.003
17	Kensington.	326.72	315.72	30	26	56	19	.0025
18	Kingston	286.50	50.00	32	21	40	25	.003
19	Londonderry	233.35	102.92	31	18	44	12	.0026
20	Newcastle .....	....	....	33	33	53	28	....
21	Newington	501.53	501.53	35	35	..	..	....
22	Newmarket	3,017.32	77.17	34	22	69	11	.0038
23	Newton	229.35	101.41	32	15	59	8	.002
24	North Hampton..	525.14	372.59	34	31	44	24	.0025
25	Northwood	323.07	68.53	30	14	68	9	.005
26	Nottingham	269.35	63.61	36	8	29	1	.003
27	Plaistow	272.60	113.79	30	19	53	23	.0025
28	Portsmouth .....	....	....	41	41	76	23	....
29	Raymond	419.48	41.70	26	10	45	4	.0035
30	Rye	330.75	330.75	35	31	52	37	.0028
31	Salem	433.67	134.34	36	17	52	8	.0022
32	Sandown	124.15	74.70	24	14	33	16	.0025
33	Seabrook	391.30	95.70	25	20	76	10	....
34	So. Hampton	265.96	114.48	36	27	35	10	.005
35	So. Newmarket...	1,194.30	172.86	33	28	..	..	....
36	Stratham	394.00	274.60	34	24	41	26	.0020
37	Windham	233.20	79.36	29	8	29	12	.002
	Average	\$569.09	\$143.49	31.56	20.49	49	13.74	.003

ROCKINGHAM COUNTY.

	TOWNS.	Fractional school-districts.	Districts under special acts.	Number of different scholars attending private schools.	Number of scholars not absent during the year.	Amount of dog tax appropriated to schools.	Towns employing teachers from normal schools.	Amount paid for superintendence.
1	Atkinson .....	..	..	14	12	\$43.00	..	\$20.00
2	Auburn	1	1	..	16	87.00	..	35.60
3	Brentwood .....	..	..	2	11	....	1	17.00
4	Candia	2	..	8	16	....	1	42.00
5	Chester	1	..	15	41	....	1	41.00
6	Danville .....	..	..	1	12	....	..	15.00
7	Deerfield	2	..	10	10	....	1	45.00
8	Derry	3	1	22	6	....	1	45.75
9	East Kingston .....	..	..	7	4	....	..	15.00
10	Epping	1	..	5	43	....	1	40.00
11	Exeter .....	..	..	..	..	....	..	80.00
12	Fremont .....	..	..	5	12	....	..	15.33
13	Greenland .....	..	..	30	14	....	1	....
14	Hampstead .....	..	..	3	29	49.00	1	30.00
15	Hampton .....	..	..	13	13	....	1	25.00
16	Hampton Falls .....	..	..	12	15	26.00	1	25.00
17	Kensington .....	..	..	..	5	....	..	15.00
18	Kingston	1	..	40	12	60.00	..	25.00
19	Londonderry	1	..	12	18	136.50	1	45.00
20	Newcastle .....	..	..	..	9	....	..	27.00
21	Newington .....	..	..	8	..	....	1	14.00
22	Newmarket	1	..	1	19	....	1	65.00
23	Newton	1	..	..	9	19.00	..	25.00
24	North Hampton .....	..	..	12	..	....	1	15.00
25	Northwood	1	..	39	29	128.00	1	50.00
26	Nottingham	1	..	..	25	....	1	60.00
27	Plaistow .....	..	..	..	..	....	..	21.50
28	Portsmouth .....	..	..	80	47	....	1	....
29	Raymond	1	..	2	30	....	..	35.00
30	Rye .....	..	..	2	2	..	1	10.00
31	Salem .....	..	..	8	18	300.00	..	75.00
32	Sandown .....	..	..	1	26	....	..	20.25
33	Seabrook	1	..	10	24	....	..	20.00
34	South Hampton .....	..	..	7	3	....	..	15.00
35	South Newmarket .....	..	..	2	20	....	1	25.00
36	Stratham .....	..	..	4	7	162.00	1	25.00
37	Windham .....	..	..	..	31	121.94	1	40.00
	Total	18	2	375	588	\$1,132.44	21	\$1,114.43

STRAFFORD COUNTY.

	TOWNS.	Largest sum of money in any district.	Smallest sum of money in any district.	Longest school in any district: weeks.	Shortest school in any district: weeks.	Largest number of scholars in any district.	Smallest number of scholars in any district.	Rate of school assessment.
1	Barrington.....	\$200.68	\$38.65	28	10	44	3	....
2	Dover.....	....	....	..	..	96	7	.0028
3	Durham.....	261.34	80.00	27	15	42	18	.0025
4	Farmington.....	3,928.00	29.57	38	8	82	4	.002
5	Lee.....	197.79	66.10	28	15	38	10	....
6	Madbury	237.46	81.15	23	19	29	9	....
7	Middleton	152.32	71.40	24	9	35	11	.003
8	Milton.....	416.00	40.75	42	7	71	9	.0035
9	New Durham....	129.22	45.85	19	12	35	3	.004
10	Rochester.....	5,754.52	88.61	38	17	101	4	....
11	Rollinsford.....	1,010.00	256.00	37	27	91	15	.002
12	Somersworth	13,100.00	90.00	36	34	110	16	.0025
13	Strafford.....	232.09	34.94	28	8	36	2	.0037
	Average.....	\$2,134.95	\$76.92	30.66	15	62.31	8.53	.0029

STRAFFORD COUNTY.

	TOWNS.	Fractional school-districts.	Districts under special acts.	Number of different scholars attending private schools.	Number of scholars not absent during the year.	Amount of dog tax appropriated to schools.	Towns employing teachers from normal schools.	Amount paid for superintendence.
1	Barrington.....	..	..	..	69	....	1	\$55.00
2	Dover.....	..	..	50	22	....	1	....
3	Durham.....	2	..	11	3	....	..	41.65
4	Farmington.....	..	1	3	65	....	..	170.00
5	Lee.	1	..	3	34	....	1	28.00
6	Madbury	1	..	..	2	\$23.00	..	16.00
7	Middleton.....	..	..	..	14	....	..	11.34
8	Milton.....	1	..	5	30	129.00	1	51.00
9	New Durham.....	..	..	..	30	164.00	1	34.00
10	Rochester	1	1	9	23	80.00	1	255.00
11	Rollinsford.....	..	1	3	10	....	1	30.00
12	Somersworth	1	1	..	32	312.00	1	90.00
13	Strafford .....	..	..	..	21	56.47	..	70.00
	Total	7	4	84	355	\$764.47	8	\$851.99

SULLIVAN COUNTY.

	TOWNS.	Largest sum of money in any district.	Smallest sum of money in any district.	Longest school in any district; weeks.	Shortest school in any district; weeks.	Largest number of scholars in any district.	Smallest number of scholars in any district.	Rate of school assessment.
1	Acworth.....	\$366.00	\$65.13	45	15	51	9	....
2	Charlestown.....	1,847.44	28.17	33	6	52	5	.0023
3	Claremont.	1,504.45	92.32	36	18	58	5	.0025
4	Cornish.....	206.00	18.55	31	6	46	5	....
5	Croydon.....	191.79	54.16	29	16	45	15	....
6	Goshen.....	141.20	95.05	22	19	31	6	....
7	Grantham.....	159.10	47.50	25	8	36	5	....
8	Langdon.....	174.44	37.25	26	16	16	4	.0025
9	Lempster.....	92.00	37.00	22	7	19	5	.0024
10	Newport	2,169.73	81.78	32	17	58	6	.002
11	Plainfield.....	290.93	39.91	31	6	43	2	.0028
12	Springfield.....	100.46	31.70	24	8	33	7	.003
13	Sunapee.....	180.00	46.42	29	14	49	2	.0028
14	Unity.....	154.63	25.84	22	7	27	7	....
15	Washington.....	233.28	28.97	27	7	38	4	....
	Average.....	\$520.76	\$48.65	28.93	11.33	40.13	5.8	.0025

SULLIVAN COUNTY.

	TOWNS.	Fractional school-districts.	Districts under special acts.	Number of different scholars attending private schools.	Number of scholars not absent during the year.	Amount of dog tax appropriated to schools.	Towns employing teachers from normal schools.	Amount paid for superintendence.
1	Aworth.....	1	..	..	41	....	1	\$50.00
2	Charlestown.....	2	2	2	28	....	1	75.00
3	Claremont.....	2	1	75	68	....	1	102.79
4	Cornish.....	2	..	11	57	....	1	50.00
5	Croydon.....	3	..	..	40	....	..	27.00
6	Goshen.....	..	..	..	50	\$79.00	..	15.00
7	Grantham.....	1	..	..	18	....	..	17.00
8	Langdon.....	..	..	2	15	92.00	..	25.00
9	Lempster.....	..	..	..	64	30.87	..	30.00
10	Newport.....	2	..	2	41	93.50	..	64.00
11	Plainfield.....	2	..	20	2	....	1	50.00
12	Springfield.....	1	..	1	20	63.21	1	20.00
13	Sunapee.....	1	..	1	49	60.00	..	33.00
14	Unity.....	2	..	2	7	80.75	1	31.00
15	Washington.....	..	..	6	41	23.00	..	40.00
	Total.....	19	3	122	541	\$522.33	7	\$629.79

TABLE IV.

The information contained in the following table has been derived from answers to a circular sent to the various towns in the state. Its purpose is to give, in one view, some idea of the resources of the state for a higher education than that given in the common schools.

The public and private schools are given in separate tables.

It is to be regretted that some schools have failed to report for the past year.

TABLE

SCHOOLS OF A HIGHER GRADE

Number.	NAME.	PLACE.	Date of organization.	Male teachers.	Female teachers.	Male students.
1	Alton High School	Alton Corner	1875	..	..	..
2	Concord High School.....	Concord	1850	1	3	78
3	Conant High School	Jaffrey	1871	1	1	33
4	Dover High School	Dover.....	1851	..	..	..
5	Exeter Boys' High School.....	Exeter.....	1850	..	..	..
6	Franklin High School.....	Franklin	1876	1	1	27
7	Farmington High School	Farmington	1869	1	1	22
8	Goffstown High School	Goffstown	1876	..	..	..
9	Great Falls High School	Somersworth	1849	2	1	20
10	Hancock High School	Hancock	1873	..	..	..
11	Hampstead High School	Hampstead	1875	1	..	19
12	Hollis High School.....	Hollis.....	1876	1	1	15
13	Keene High School.....	Keene.....	1852	2	2	70
14	Laconia High School.....	Laconia.....	1875	..	1	11
15	Lebanon High School.....	Lebanon	1874	1	1	20
16	Littleton Graded School.....	Littleton.....	1868	1	5	160
17	Lisbon High School.....	Lisbon.....	1871	..	4	77
18	Manchester High School.	Manchester	1842	..	..	..
19	Marlow High School	Marlow	1850	..	..	..
20	Milford High School.....	Milford	1853	..	..	..
21	Meredith High School.....	Meredith	1871	..	..	..
22	Nashua High School.....	Nashua.....	1870	1	3	67
23	Newmarket High School.....	Newmarket	1875	..	..	..
24	Newport High School.....	Newport	1875	1	..	15
25	Peterborough High School.....	Peterborough	1871	1	1	27
26	Portsmouth High School.....	Portsmouth	1848	1	3	56
27	Robinson Female Seminary.....	Exeter.....	1867	1	7	..
28	Rochester High School.....	Rochester	1861	..	..	..
29	Simonds Free High School.....	Warner	1871	1	1	14
30	State Normal School	Plymouth.....	1871	..	..	..
31	Stevens High School.....	Claremont	1868	1	2	50
32	Troy High School	Troy	1865	..	..	..
33	Winchester High School.....	Winchester.....	1870	..	..	..
				19	38	781

No. IV.

(PUBLIC SCHOOLS).

	Female students.	Students residing in New Hampshire.	Pursuing higher branches.	Ancient languages.	Modern languages.	Volumes in libraries.	School year begins.	Weeks in school year.	Value of buildings, apparatus, and grounds.
1	..	..	..	..	..	..	..	..	..
2	89	167	167	98	45	500	September...	36	\$40,000
3	17	50	30	13	6	..	August	33	..
4	..	..	..	..	..	..	..	..	..
5	..	..	..	..	9	..	..	..	..
6	28	55	55	28	9	250	September...	36	32,000
7	34	56	56	47	5	70	August	37	12,000
8	..	..	..	..	..	..	..	..	..
9	40	59	60	46	5	20	September...	36	15,000
10	..	..	..	..	..	..	..	..	..
11	17	36	22	5	..	..	August	22	7,000
12	20	35	35	13	10	100	September...	33	10,000
13	85	151	155	88	31	950	September ..	38	63,000
14	19	29	30	..	..	..	July	36	2,500
15	35	54	50	15	..	..	April	24	22,000
16	185	345	55	41	..	50	August	39	32,000
17	75	152	11	1	..	..	September...	34	2,000
18	..	..	..	..	..	..	..	..	..
19	..	..	..	..	..	..	..	..	..
20	..	..	..	..	..	..	..	..	..
21	..	..	..	..	..	..	..	..	..
22	93	160	160	84	34	200	September...	36	75,000
23	..	..	..	..	..	..	..	..	..
24	23	38	13	9	..	..	August	36	2,500
25	29	56	39	22	4	..	August	36	3,000
26	72	127	128	128	83	900	September...	42	15,000
27	184	180	180	50	36	410	September...	37	60,000
28	..	..	..	..	..	..	..	..	..
29	19	40	12	12	12	200	August	39	1,000
30	..	..	..	..	..	..	..	..	..
31	61	105	51	42	15	450	September...	39	30,000
32	..	..	..	..	..	..	..	..	..
33	..	..	..	..	..	..	..	..	..
	1,125	1,995	1,309	742	295	3,900			\$421,300

SCHOOLS OF A HIGHER GRADE

	NAME.	PLACE.	Date of charter.	Date of organization.	Male teachers.	Female teachers.	Male students.
1	Adams Female Seminary	East Derry	1823	1824	..	..	..
2	Appleton Academy	New Ipswich	1789	1789	3	2	36
3	Atkinson Academy	Atkinson	1791	1786	1	1	29
4	Austin Academy	Strafford Center	1830	1835	2	1	24
5	Barnard Academy	South Hampton	1836	1844	1	..	11
6	Beede's Normal Institute	Center Sandwich .....	..	1839	..	..	..
7	Boarding and Day School	Portsmouth .....	..	1874	2	5	..
8	Chester Academy	Chester .....	..	..	..	..	..
9	Chesterfield Academy	Chesterfield	1790	1790	..	..	..
10	Classical Institute	Milton Three Ponds	1866	1866	..	2	17
11	Coe's Northwood Academy	Northwood Center	1867	1866	2	1	37
12	Colby Academy	New London	1857	1854	..	3	40
13	Colebrook Academy	Colebrook	1845	1851	..	..	..
14	Clinton Grove Academy	Weare .....	..	1837	..	..	..
15	Commercial College	Portsmouth .....	..	1874	3	2	56
16	Contoocook Academy	Contoocook	1856	1856	1	1	14
17	Conway Academy	North Conway	1823	1823	..	..	..
18	Deering Academy	Deering Center .....	..	..	..	..	..
19	Dearborn Academy	Seabrook	1854	..	..	..	..
20	Dartmouth Home School	Hanover .....	..	1867	..	..	..
21	Dunbarton High School	Dunbarton .....	..	1870	1	..	20
22	Franklin Academy	Dover	1818	1818	1	2	40
23	Francestown Academy	Francestown	1819	1819	1	3	70
24	Gaskell's Business College	Manchester .....	..	1865	2	..	65
25	Gilmanton Academy	Gilmanton	1794	1794	1	2	35
26	Hampton Academy	Hampton	1810	1811	..	..	..
27	Hillsborough Bridge Union School ..	Hillsborough Bridge .....	..	1863	1	1	68
28	Kimball Union Academy	Meriden	1813	1815	3	2	82
29	Kingston Academy	Kingston Plains	1855	1856	1	1	40
30	Lancaster Academy	Lancaster	1828	1828	1	1	57
31	McGaw Institute	Reed's Ferry	1849	1849	1	3	35
32	Mt. St. Mary's Academy	Manchester .....	..	..	..	..	..
33	McCollom Institute	Mont Vernon	1850	1850	2	3	27
34	Marlborough Select School	Marlborough .....	..	..	..	..	..
35	Nashua Literary Institute	Nashua	1840	1840	..	..	..
36	N. H. Conf. Seminary and Fem. Col..	Tilton	1846	1845	7	3	107
37	New Hampton Literary Institution ..	New Hampton	1853	1853	7	4	164
38	Northwood Seminary	Northwood Ridge	1867	1866	..	..	..
39	Orford Academy	Orford	1853	1849	1	2	30
40	Phillips Exeter Academy	Exeter	1781	1783	6	..	224
41	Pembroke Academy	Pembroke	1818	1819	1	1	47
42	Pinkerton Academy	Derry	1814	1815	1	1	27
43	Pittsfield Academy	Pittsfield	1830	1830	2	2	25
44	Penacook Normal Academy	Fisherville	1866	1866	..	..	..
45	Proctor Academy	Andover Center	1874	1874	2	2	62
46	Raymond High School	Raymond .....	..	1863	..	..	..
47	St. Paul's School	Concord	1855	1856	15	1	200
48	Select School for Ladies	Keene .....	..	..	..	..	..
49	School of Practice	Wilmot Center .....	..	1876	2	4	40
50	Tilden Ladies' Seminary	West Lebanon	1854	1854	1	9	..
51	Washington Select School	Washington .....	..	..	..	..	..
52	Wolfeborough Academy	Wolfeborough	1820	1821	..	..	..
					75	65	1779

(PRIVATE SCHOOLS).

	Female students.	Students residing in New Hampshire.	Pursuing higher branches.	Ancient languages.	Modern languages.	Volumes in libraries.	School year begins.	Weeks in school year.	Value of buildings, apparatus, and grounds.
1	..	..	..	..	..	..	..	..	..
2	21	50	57	30	10	500	September....	38	\$15,000
3	9	31	15	8	2	..	August	38	4,000
4	15	39	14	7	..	100	August .....	..	2,000
5	7	18	11	5	2	..	November ...	20	1,000
6	..	..	..	..	..	..	..	..	..
7	45	29	..	12	41	695	September ...	40	25,000
8	..	..	..	..	..	..	..	..	..
9	..	..	..	..	..	..	..	..	..
10	31	37	18	..	..	..	September ...	44	2,800
11	34	65	67	23	4	500	September ...	36	2,000
12	35	50	65	30	20	2,000	September ...	39	80,000
13	..	..	..	..	..	..	..	..	..
14	..	..	..	..	..	..	..	..	..
15	..	51	34	22	8	..	September ...	40	..
16	17	31	20	12	..	..	February	20	2,500
17	..	..	..	..	..	..	..	..	..
18	..	..	..	..	..	..	..	..	..
19	..	..	..	..	..	..	..	..	..
20	..	..	..	..	..	..	..	..	..
21	25	20	20	5	10	..	..	22	..
22	27	67	50	12	4	700	September ...	40	10,000
23	37	105	66	36	6	346	August	35	2,500
24	35	75	..	..	..	..	..	52	3,000
25	30	62	21	18	4	672	August	39	6,000
26	..	..	..	..	..	..	..	..	..
27	49	117	30	10	3	..	August	39	2,000
28	40	87	100	70	3	250	August	39	30,000
29	25	65	15	4	..	..	September ...	36	6,000
30	53	99	63	17	..	..	September ...	39	3,000
31	17	50	40	8	6	100	September ...	36	7,000
32	..	..	..	..	..	..	..	..	..
33	26	49	41	12	5	100	August	36	10,000
34	..	..	..	..	..	..	..	..	..
35	..	..	..	..	..	..	..	..	..
36	87	175	140	57	24	600	August	39	25,000
37	91	222	..	54	..	4,000	August	40	30,000
38	..	..	..	..	..	..	..	..	..
39	35	45	40	16	..	900	February	36	7,000
40	..	63	224	200	38	3,000	September ...	38	95,000
41	41	87	67	18	..	300	August	37	5,200
42	25	45	35	25	8	350	August	40	5,000
43	35	63	45	20	10	..	September ...	40	..
44	..	..	..	..	..	..	..	..	..
45	76	138	125	27	23	175	August	39	12,000
46	..	..	..	..	..	..	..	..	..
47	..	8	11	200	170	3,400	September ...	38	120,000
48	..	..	..	..	..	..	..	..	..
49	20	38	40	..	..	100	September ...	40	5,000
50	90	25	70	20	25	1,400	September ...	38	40,000
51	..	..	..	..	..	..	..	..	..
52	..	..	..	..	..	..	..	..	..
	1,183	2,106	1,544	982	426	20,388			\$538,000

TABLE

STATISTICAL SUMMARY

		Belknap.	Carroll.	Cheshire.
TOWNS.				
1	Towns having organized schools.....	11	18	23
DISTRICTS.				
2	Districts.....	129	171	212
3	Fractional districts.. ..	21	15	19
4	Districts under special acts.....	..	1	2
SCHOOLS.				
5	Different public schools.....	152	179	255
6	Graded schools.....	18	5	48
7	Town and district high schools	2	1	7
8	Schools averaging twelve scholars or less.....	43	49	65
9	Schools averaging six scholars or less	18	16	33
10	Average length of schools in weeks of five days.	19.38	15.30	21.07
SCHOLARS.				
11	Boys attending school two weeks or more.....	1,745	2,138	3,040
12	Girls attending school two weeks or more.....	1,494	1,822	2,803
13	Number of scholars under six years	262	375	388
14	Number of scholars between six and sixteen years.....	2,616	3,157	4,861
15	Number of scholars over sixteen years.....	361	448	596
16	Average attendance of all the scholars.....	2,412	3,089	4,463
17	Average attendance to each school	15.87	17.25	17.5
18	Ratio of average attendance to the whole number.....	.745	.780	.764
19	Number reported attending private schools, not registered in the public schools.....	133	139	52
20	Number reported between five and fifteen years not attending any school.....	241	311	273
21	Whole number reported under items 11, 12, 19, 20	3,613	4,410	6,168
22	Selectmen's enumeration between five (Boys... and fifteen years.....) Girls...	359	793	1,508
		341	733	1,287
23	Not absent during the year.....	593	556	1,043
24	Number pursuing higher branches.....	245	429	723
TEACHERS.				
25	Male teachers.....	30	78	50
26	Female teachers.....	159	177	314
27	Average wages of male teachers per month, including board.....	\$28.60	\$26.79	\$36.85
28	Average wages of female teachers per month, including board.....	\$22.37	\$19.77	\$23.75
29	Teaching the first time.....	31	39	68
30	Teaching the same school two or more successive terms.....	64	45	142
31	Teachers from normal schools.....	27	32	39
32	Towns employing teachers from normal schools.	8	10	16

No. V.

BY COUNTIES.

	Coos.	Grafton.	Hills- borough.	Merrimack.	Rocking- ham.	Strafford.	Sullivan.
1	22	38	31	27	37	13	15
2	155	356	241	262	209	118	154
3	6	41	28	42	18	7	19
4	..	9	9	9	2	4	3
5	166	403	386	346	281	188	179
6	10	45	131	70	61	62	24
7	1	5	10	4	6	5	3
8	54	136	78	97	38	32	56
9	15	49	28	24	11	13	31
10	18.41	18.85	23.06	20.49	24.69	22.64	19.19
11	2,073	4,519	6,034	4,518	4,678	3,006	2,057
12	1,856	3,988	5,051	4,192	4,475	3,130	1,829
13	307	592	969	624	789	682	316
14	3,216	6,745	9,360	7,009	7,664	5,094	3,081
15	406	948	1,354	1,248	614	380	489
16	2,983	6,299	8,488	6,510	7,339	4,319	3,008
17	18	15.63	22	18.81	26.11	22.98	16.8
18	.835	.740	.727	.747	.800	.704	.774
19	74	127	1,813	147	375	84	122
20	265	326	621	593	556	459	343
21	4,268	8,960	14,119	9,450	10,084	6,679	4,351
22	722	1,447	1,226	1,451	1,183	750	1,104
23	739	1,521	1,155	1,267	1,201	709	1,031
23	295	885	1,070	935	588	355	541
24	317	960	930	764	805	509	268
25	40	107	78	92	54	45	54
26	212	501	461	433	287	197	213
27	\$32.34	\$26.47	\$43.49	\$30.08	\$40.09	\$49.43	\$26.78
28	\$20.05	\$20.14	\$25.72	\$22.69	\$27.41	\$26.91	\$19.44
29	35	102	96	80	49	21	59
30	59	168	208	139	204	112	79
31	32	110	45	25	38	19	9
32	14	31	19	17	21	8	7

STATISTICAL SUMMARY

		Belknap.	Carroll.	Cheshire.
SCHOOL-HOUSES.				
33	Number of school-houses.....	136	173	226
34	Reported unfit for use.....	19	28	30
35	Built during the year.....	1	1	3
36	Having maps or globes.....	17	38	90
37	Estimated value of buildings, sites, and furniture.....	\$71,298.00	\$53,975.00	\$210,281.00
38	Estimated value of apparatus.....	590.00	809.00	2,333.00
REVENUE.				
39	Town taxes.....	17,558.84	14,359.95	43,844.09
40	District taxes.....	1,895.68	1,227.00	17,931.27
41	Literary fund from the State.....	1,258.61	1,581.24	2,140.12
42	Local funds.....	266.59	1,204.12	929.66
43	Railroad tax.....	305.27	30.87	75.88
44	Dog tax.....	943.16	963.94	1,270.48
45	Contributed in board, fuel, and money.....	254.23	894.11	557.90
46	Entire amount of revenue.....	22,482.38	20,261.23	66,749.40
EXPENDITURES.				
47	New buildings.....	725.00	650.00	15,343.19
48	Paid for interest or to cancel debt.....	48.75	50.00	4,841.82
49	Permanent repairs.....	1,263.88	722.33	2,954.72
50	Miscellaneous expenses, ordinary repairs, fuel, care, etc.....	1,410.87	1,002.27	3,815.75
51	Teachers' salaries.....	17,390.67	16,740.15	41,456.60
52	Superintendence.....	729.90	738.95	1,296.14
53	Total expended.....	21,569.17	19,902.75	69,708.22
54	Average cost per scholar for miscellaneous expenses and salary of teachers.....	5.78	4.48	7.20

BY COUNTIES, — *Continued.*

	Coos.	Grafton.	Hills- borough.	Merrimack.	Rocking- ham.	Strafford.	Sullivan.
33	141	370	297	305	278	155	175
34	25	55	29	45	13	23	24
35	2	5	2	5	4	3	..
36	15	86	248	149	176	38	64
37	\$53,900.00	\$218,485.00	\$683,056.00	\$302,169.00	\$277,875.00	\$318,420.00	\$91,450.00
38	457.50	2,331.00	12,976.00	2,498.00	5,181.00	2,477.00	1,298.00
39	16,286.38	41,323.26	113,777.89	55,561.68	70,898.25	49,404.28	21,648.59
40	2,327.90	10,740.55	5,019.82	18,569.87	3,346.92	19,424.09	2,286.11
41	1,361.64	3,611.96	4,624.86	3,216.57	3,376.24	2,340.39	1,297.57
42	506.11	1,573.86	1,493.41	383.37	1,047.27	253.92	438.76
43	153.43	1,094.39	471.75	117.61	1,064.04	1,740.11	84.42
44	493.50	1,958.19	1,645.25	2,452.22	1,132.44	764.47	522.33
45	1,919.00	1,966.69	1,601.69	906.61	321.04	174.28	1,193.50
46	23,047.96	62,268.90	128,634.67	81,207.93	81,186.22	74,101.54	27,471.28
47	998.58	749.11	4,489.00	21,725.00	4,576.47	3,668.76	....
48	798.00	10,648.66	2,143.21	9,137.52	3,105.24	11,832.20	494.00
49	551.63	1,521.00	4,753.68	1,709.91	5,819.95	2,186.35	1,504.88
50	1,579.34	6,311.56	15,295.64	7,178.37	5,706.87	6,863.29	2,855.76
51	17,414.13	42,530.00	97,662.26	56,195.64	65,710.37	48,812.92	21,134.66
52	605.57	1,392.25	3,415.40	3,027.35	1,114.43	851.99	629.79
53	21,947.25	63,152.58	127,757.19	98,973.19	86,043.33	74,215.51	26,619.09
54	5.12	5.36	7.92	6.07	7.36	7.55	6.08

STATE SUMMARY AND COMPARATIVE TABULAR VIEW.

		1879.	1878.	Increase.	Decrease.
TOWNS.					
1	Towns having organized schools.....	235	232	....	....
DISTRICTS.					
2	Districts.....	2,007	2,049	....	42
3	Districts under special acts.....	39	43	....	4
4	Fractional districts.....	216	193	23	....
SCHOOLS.					
5	Different public schools.....	2,535	2,560	....	25
6	Graded schools.....	474	485	....	11
7	Town and district high schools.....	44	49	....	5
8	Schools averaging twelve scholars or less.....	653	715	....	62
9	Schools averaging six scholars or less.....	238	278	....	40
10	Average length of schools in weeks of five days.....	20.30	19.33	.97	....
SCHOLARS.					
11	Boys attending school two weeks or more.....	33,808	34,411	....	603
12	Girls attending school two weeks or more.....	31,240	31,612	....	372
13	Number of scholars under six years....	5,304	5,872	....	568
14	Number of scholars between six and sixteen years.....	52,870	53,645	....	775
15	Number of scholars over sixteen years.....	6,844	6,506	338	....
16	Average daily attendance of all the scholars.....	48,910	48,410	500	....
17	Average daily attendance to each school.....	19.10	18.76	.34	....
18	Ratio of average attendance to the whole number.....	.762	.733	.029	....
19	Number reported attending private schools, not registered in public schools.....	3,066	3,782	....	716
20	Number reported between five and fifteen years not attending any school..	3,988	3,980	8	....
21	Whole number reported under items 11, 12, 19, 20.....	72,102	73,785	....	1,683
22	Selectmen's enumeration between five and fifteen years. } Boys.....	10,543	18,417	....	....
	} Girls.....	9,984	17,490	....	....
23	Number not absent during the year....	6,860	6,969	....	109
24	Number pursuing higher branches....	5,950	6,010	....	60
TEACHERS.					
25	Male teachers.....	628	600	28	....
26	Female teachers.....	2,954	3,026	....	72
27	Average wages of male teachers per month, including board.....	\$34.09	\$37.12	....	\$3.03
28	Average wages of female teachers per month, including board.....	\$22.83	\$24.26	....	\$1.43
29	Teaching the first time.....	580	603	....	23
30	Teaching the same school two or more successive terms.....	1,220	1,279	....	59
31	Teachers from normal schools.....	376	396	....	20
32	Towns employing teachers from normal schools.....	151	153	....	2

STATE SUMMARY, — *Continued.*

		1879.	1878.	Increase.	Decrease.
SCHOOL-HOUSES.					
33	Number of school-houses.....	2,256	2,261	....	5
34	Reported unfit for use.....	291	300	....	9
35	Built during the year.....	26	28	....	2
36	Having maps or globes.....	921	852	69	....
37	Estimated value of buildings, sites, and furniture.....	\$2,280,709.00	\$2,309,425.50	....	\$28,716.50
38	Estimated value of apparatus.....	30,950.50	27,122.00	\$3,828.50	....
REVENUE.					
39	Town taxes.....	\$444,663.21	\$424,199.95	\$20,463.26	....
40	District taxes.....	82,769.21	102,471.42	....	\$19,702.21
41	Literary fund, from the State.....	24,809.20	28,557.59	....	3,748.39
42	Local funds.....	8,097.07	9,305.09	....	1,208.02
43	Railroad tax.....	5,137.77	6,199.88	....	1,062.11
44	Dog tax.....	12,145.98	3,112.00	9,033.98	....
45	Contributed in board, fuel, and money	9,789.05	9,594.70	194.35	....
46	Entire amount of revenue.....	587,411.49	583,440.63	3,970.86	....
EXPENDITURES.					
47	New buildings.....	\$52,925.11	\$79,595.34	....	\$26,670.23
48	Paid for interest or to cancel debt.....	42,796.40	35,485.60	\$7,310.80	....
49	Permanent repairs.....	22,988.33	23,287.24	....	298.91
50	Miscellaneous expenses: ordinary re- pairs, fuel, care, etc.....	52,029.72	60,193.73	....	8,164.01
51	Teachers' salaries.....	425,046.80	419,257.89	5,788.91	....
52	Superintendence.....	13,801.77	14,093.00	....	291.23
53	Total expended.....	603,588.13	631,912.80	....	22,324.67
54	Average cost per scholar for miscella- neous expenses and salary of teachers	7.34	7.26	.08	....
55	Average cost per scholar of average at- tendance.....	9.75	....	....	....
56	Average cost per scholar for the entire sum expended.....	9.37	9.64	....	.27
57	Average cost per scholar of the aver- age attendance for the entire sum ex- pended.....	12.47	13.15	....	.68
58	Average cost per scholar for miscella- neous, salaries, and six per cent inter- est on the value of buildings and ap- paratus.....	9.46	9.36	.10	....
59	Average cost per scholar of the average attendance for the same items.....	12.59	12.80	....	.21

SCHOOL OFFICERS.

NATT HEAD.....Governor.

Councilors.

District 1. — WARREN BROWN.....Hampton Falls.
 District 2. — HIRAM A. TUTTLE.....Pittsfield.
 District 3. — NATHAN PARKER.....Manchester.
 District 4. — JAMES BURNAP.....Marlow.
 District 5. — JOSEPH BURROWS.....Plymouth.

CHARLES A. DOWNS, Superintendent of Public Instruction.

City Superintendents of Public Instruction.

D. C. ALLEN.....Concord.
 WILLIAM E. BUCK.....Manchester.
 I. ARTHUR BENT.....Nashua.

J. B. STEVENS, *Clerk*.....Dover.
 WILLIAM H. HACKETT, *Chairman*.....Portsmouth.
 JOHN PENDER, *Clerk*.....Portsmouth.

TOWN SCHOOL COMMITTEES.

TOWN.	NAME.	Post-office address, when different from town.
Acworth.....	Carl A. Allen, M. D.	East Andover.
Albany.....	Stephen B. Kent	
Alexandria.....	Clara A. G. Bullock.....	
Allenstown.....	Henry H. Hartwell.....	
Alstead.....	George A. Mayo.....	
	Charles S. Edgerton.....	
Alton.....	Rev. E. P. Moulton	
Amherst.....	J. G. Davis, D. D.....	
Andover.....	George W. Stone.....	
Antrim.....	I. G. Anthoine.....	
Ashland.....	Dexter Sanborn.....	
Atkinson.....	John Dow	
Auburn.....	J. E. Pratt, M. D.....	
Barnstead.....	Enos George.....	

TOWN.	NAME.	Post-office address, when different from town.
Barrington.....	George A. Mayo.....	Berlin Falls.
Bartlett.....	Lizzie I. Chesley.....	
Bath.....	Joseph Pitman.....	
Bedford.....	Henry H. Clark.....	
Belmont.....	Ira C. Tyson.....	
Bennington.....	Allan J. Hackett.....	
Benton.....	John H. Fleming.....	
Berlin.....	F. S. Hane.....	
Berlin.....	S. D. Green.....	
Bethlehem.....	Dan P. Gordon.....	
Boscawen.....	J. C. Pearson.....	
Bow.....	O. W. Kimball.....	
Bradford.....	William G. Hoyt.....	
Brentwood.....	William C. Jackson.....	
Bridgewater.....	Frank P. Morrill.....	
Bristol.....	N. A. Durgin.....	
Brookfield.....	Frederick A. Copp.....	
Brookline.....	Henry W. Kemp.....	
Campton.....	A. V. Tilton.....	
Canaan.....	S. R. Swett.....	
Candia.....	Charles R. Rowe.....	
Canterbury.....	Luther Sargent.....	Twin Mountain House.
	Charles W. Emery.....	
	John Ham.....	
Carroll.....	Oscar Worthley.....	
Center Harbor.....	Mrs. Cora Cram.....	
Charlestown.....	George A. Dunlap.....	
Chatham.....	S. A. B. Farrington.....	
	Dexter Charles.....	
Chester.....	C. A. Wilcomb.....	
Chesterfield.....	Edward P. F. Dearborn.....	
Chichester.....	Samuel A. Kendall.....	North Conway.
Claremont.....	Edward Smiley.....	
Clarksville.....	Horace Constock.....	
Colebrook.....	Scott B. Fletcher.....	
Columbia.....	E. K. Amazeen.....	
Concord.....	William W. Flint, <i>Secretary</i>	
	Col. A. Rolfe.....	
	A. Burnham.....	
	Rev. E. Adams, <i>President</i>	
Conway.....	Rev. S. G. Norcross.....	
	S. B. Shackford.....	Cornish Flat.
	J. A. Farrington.....	
Cornish.....	Emily Leavitt.....	
Croydon.....	Hubbard A. Barton.....	
Dalton.....	W. S. Crouch.....	Milan.
	B. A. Taylor.....	
Danbury.....	William T. Norris.....	
Danville.....	John A. Lowell.....	
Deerfield.....	W. V. B. Tilton.....	
Deering.....	Benjamin L. Bartlett.....	
Derry.....	Henry O. Hill.....	
Dorchester.....	Henry Morrill.....	
Dover.....	Rev. George B. Spalding, D. D.....	
Dublin.....	Henry C. Piper.....	
Dummer.....	William A. Willis.....	Milan.
	John B. Lovejoy.....	
Dumbarton.....	A. J. Hopkins.....	
	W. H. Stinson.....	
Durham.....	Frank J. Davis.....	
East Kingston.....	Ezra F. Currier.....	
Easton.....	Walter C. Bartlett.....	
Eaton.....	Clement Drew.....	
Edingham.....	J. B. Louger.....	
	A. J. Wedgewood.....	

TOWN.	NAME.	Post-office address, when different from town.
Enfield.....	John C. Currier.....	
Ellsworth.....	Henry H. Pease.....	
Epping.....	H. B. Burnham, M. D.....	
Epsom.....	Daniel G. Chesley.....	
Errol.....	M. L. Thurston.....	
Exeter.....	Jewett P. Swasey.....	
	Hezekiah Scammon.....	
	N. Gordon.....	
	George A. Titcomb.....	
Farmington.....	Charles H. Pitman.....	
	David H. Adams.....	
	Charles E. Hussey.....	
Fitzwilliam.....	John Colby.....	
	A. R. Gleason.....	
	Amos J. Blake.....	
Francestown.....	George D. Epps.....	
Franconia.....	G. H. Pinkham.....	
Franklin.....	E. B. S. Sanborn.....	
	W. W. Barnard.....	
	G. B. Wheeler.....	
Freedom.....	John O. Godfrey.....	
Fremont.....	Benjamin T. Sanborn.....	
Gilford.....	Miss E. D. Sanborn.....	Gilford Village.
Gilmanton.....	George W. Adams, jr.....	Lower Gilmanton.
Gilsum.....	Samuel W. Dart.....	
Goffstown.....	G. P. Headley.....	
Gorham.....	J. W. Greenlaw.....	
	J. B. Chaffin.....	
	A. K. Town.....	
Goshen.....	Fred. P. Jones.....	
Grafton.....	A. B. Hoyt, M. D.....	
Grantham.....	W. B. Leavitt.....	
Greenland.....	Edward D. Robie, D. D.....	
	George Ruland.....	
	John Hatch.....	
Greenfield.....	S. F. Peavey.....	
Greenville.....	Charles E. Marsh.....	
Groton.....	John C. Wheel, M. D.....	
Hampstead.....	Albert Watson.....	
Hampton.....	Lucy E. Dow.....	
Hampton Falls.....	W. A. Cram.....	
	N. H. Robie.....	
	J. F. Jones.....	
Hancock.....	Horatio McIntire.....	
	John H. Felch.....	
Hanover.....	L. W. Rogers.....	
Harrisville.....	Aaron Smith.....	
Hart's Location.....		
Haverhill.....	Samuel T. Page.....	
	Samuel B. Page.....	Woodsville.
Hebron.....	Jonathan B. Crook.....	
Henniker.....	George H. Sanborn.....	
Hill.....	B. F. Dickinson.....	
	G. D. Stackpole.....	
	F. R. Woodward.....	
Hillsborough.....	Harry Brickett.....	
Hinsdale.....	W. S. Leonard.....	
	W. C. Dix.....	
Holderness.....	T. H. Cox.....	
Hollis.....	Levi Abbott.....	
Hooksett.....	S. G. Kellogg.....	
Hopkinton.....	Charles C. Lord.....	
	Henry D. Dustin.....	
	Clarendon A. Stone.....	
Hudson.....	A. L. Baxter.....	

TOWN.	NAME.	Post-office address, when different from town.
Jackson.. .. .	M. C. Wentworth.. .. .	
Jaffrey.. .. .	J. H. Little.. .. .	East Jaffrey.
Jefferson.. .. .	Abner Davis.. .. .	
Keene.. .. .	Mrs. D. W. Gilbert.. .. .	
Union District.. .. .	W. H. Eaton, <i>President</i>	
Kensington.. .. .	Cleora T. Kimball.. .. .	
Kingston.. .. .	J. P. Sanborn.. .. .	
Laconia.. .. .	Mrs. Ellen E. S. Wadleigh.. .. .	
Union District.. .. .	Hon. E. A. Hibbard, <i>President</i>	
	G. L. Mead, <i>Secretary</i>	
Lancaster.. .. .	Jared S. Williams.. .. .	
Landaff.. .. .	Samuel A. Eaton.. .. .	
Langdon.. .. .	Mary S. Prentiss.. .. .	
Lebanon.. .. .	D. G. Brockway, M. D.. .. .	
	Rev N. F. Tilden.. .. .	
Lee.. .. .	E. F. Davis.. .. .	
Lempster.. .. .	Walter Paige.. .. .	
Lincoln.. .. .	Levi E. Gurnsey.. .. .	North Woodstock.
Lisbon.. .. .	Rev. H. B. Copp.. .. .	
Union District.. .. .	Mrs. H. B. Savage.. .. .	
Litchfield.. .. .	A. H. Powers.. .. .	
Littleton.. .. .	Alexander McIntyre.. .. .	
Londonderry.. .. .	John Dickey.. .. .	
Loudon.. .. .	Henry J. Osgood.. .. .	Loudon Center.
Lyman.. .. .	Mrs. Etta J. Ash.. .. .	
Lyme.. .. .	John C. Marshall, M. D.. .. .	
Lyndeborough.. .. .	Charlotte M. Wallace.. .. .	
Madbury.. .. .	Lydia Jenkins.. .. .	Dover.
Madison.. .. .	H. W. Harmon.. .. .	East Madison.
Manchester.. .. .	W. E. Buck, <i>Superintendent</i>	
Marlborough.. .. .	Charles K. Mason.. .. .	
	Charles Mason.. .. .	
	Mrs. E. C. Fairbanks.. .. .	
Marlow.. .. .	Nella Taggart Lee.. .. .	
Mason.. .. .	Daniel Goodwin.. .. .	
Meredith.. .. .	Haven Palmer.. .. .	
Merrimack.. .. .		
Middleton.. .. .	Rev. Seth Sawyer.. .. .	
Milan.. .. .	J. S. Phipps.. .. .	
Milford.. .. .	A. W. Smith.. .. .	
	W. H. W. Herrick.. .. .	
Milton.. .. .	J. V. Bickford.. .. .	
	I. N. Lowell.. .. .	
	B. B. Plummer.. .. .	
Mont Vernon.. .. .	J. W. Carson.. .. .	
Monroe.. .. .	Isaiah F. Page.. .. .	
Moultonborough.. .. .	Samuel I. Robinson.. .. .	
Nashua.. .. .	George H. Taggart, <i>Clerk</i>	
Nelson.. .. .	Harvey M. Holt.. .. .	
New Boston.. .. .	F. E. Cleaves.. .. .	
Newbury.. .. .	Charles L. Fowler.. .. .	
Newcastle.. .. .	John Albee.. .. .	
New Durham.. .. .	J. S. Colbath.. .. .	
New Hampton.. .. .	A. Melissa Gordon.. .. .	
New Ipswich.. .. .	John W. Cummings.. .. .	
New London.. .. .	Rev. S. C. Fletcher.. .. .	
Newington.. .. .	J. W. Coleman.. .. .	
	Ephraim Pickering, jr.. .. .	
	Joseph S. Haft.. .. .	
Newmarket.. .. .	Isaac C. White.. .. .	
Newport.. .. .	Frederick S. Little.. .. .	
Newton.. .. .	J. P. M. Green.. .. .	
Northfield.. .. .	Thomas W. Long.. .. .	
North Hampton.. .. .	John W. Berry.. .. .	
Northwood.. .. .	Rev. E. C. Cogswell.. .. .	Northwood Center.

TOWN.	NAME.	Post-office address, when different from town.
Nottingham.....	George W. Libbey.....	
Orange.....	H. C. Kendall.....	
Orford.....	Theodore C. Pratt.....	
Ossipee.....	Charles W. Fall.....	
	Frank Weeks.....	
	George O. White.....	
Pelham.....	Augustus Berry.....	
Pembroke.....	Trueworthy L. Fowler.....	Suncook.
	Martin H. Cochran.....	Suncook.
Peterborough.....	Rev. George Dustan.....	
	A. W. Jackson.....	
	W. D. Chase.....	
Piermont.....	Augustus L. Marden.....	
Pittsburg.....	D. Blanchard.....	
Pittsfield.....	Edgar L. Carr.....	
Plainfield.....	G. B. Smith.....	Meriden.
Plaistow.....	Annie E. Dow.....	
Plymouth.....	Charles A. Jewell.....	
Portsmouth.....	William H. Sise, <i>Chairman</i>	
	John Pender, <i>Clerk</i>	
Randolph.....	Joel E. Leighton.....	
Raymond.....	Samuel M. Harriman.....	
Richmond.....	Sarah E. Bryant.....	
	Moses Cass.....	
Rindge.....	S. Perry.....	
Rochester.....	Rev. E. True.....	
	Henry Kimball.....	
Rollinsford.....	Robert G. Pike.....	
Roxbury.....	Brigham Nims.....	
Runney.....	O. S. Hall.....	
Rye.....	N. R. Goss.....	
Salem.....	Alfred S. Stowell.....	
Salisbury.....	Drusilla Blaisdell.....	
Sanbornton.....	Elisha H. Wright.....	
Sandown.....	Charles H. Smith.....	
Sandwich.....	Emma H. Sanborn.....	
Seabrook.....	Henry C. Chase.....	
Sharon.....	B. H. Sanders.....	Temple.
Shelburne.....	Charles S. Cummings.....	
	S. B. Hubbard.....	
	D. P. Evans.....	
Somersworth.....	C. H. Wells.....	
	E. J. Randall, <i>Secretary</i>	
	Isaac Chandler.....	
	Kirk W. Moses.....	
	Clarence S. Chapman.....	
South Hampton.....	P. P. Whitehouse.....	
South Newmarket.....	O. S. Baketel.....	
Springfield.....	Charles McDaniel.....	West Springfield.
Stark.....	W. T. Pike.....	
	Joshua Rowell.....	
	G. Cole.....	
Stewartstown.....	L. Farnham.....	
Stoddard.....	H. H. Colburn.....	
Stratford.....	B. F. Perkins.....	Blue Hills.
	John L. Sanborn.....	North Stratford.
	Fred. N. Day.....	Stratford Hollow.
	John C. Pattee.....	North Stratford.
Stratham.....	John J. Scammon.....	
Sullivan.....	Alanson A. Nims.....	
Sunapee.....	Erastus R. Boyce.....	
Surry.....	Mrs. Margaret G. Field.....	
Sutton.....	Joseph Johnson.....	North Sutton.
Swansey.....	G. I. Cutler, M. D.....	
Tamworth.....	Franklin Davis.....	

TOWN.	NAME.	Post-office address, when different from town.
Temple.....	H. E. Follett.....	East Tilton.
Thornton.....	John L. Barnard.....	
Tilton.....	J. H. Yeoman.....	
Troy.....	George H. Aldrich.....	
Tuftonborough.....	Asa C. Dort.....	Claremont.
	D. E. Palmer.....	
	Levi T. Piper.....	
Unity.....	L. S. Tilton.....	Wolfeborough Junction.
Wakefield.....	Alfred H. Gould.....	
	Rev. Nathaniel Barker.....	
	Charles M. Sanborn.....	
Walpole.....	Asa M. Brackett.....	Campton Village.
Warner.....	Samuel H. Porter.....	
	E. C. Cole.....	
	F. M. Colby.....	
	G. N. Tewksbury.....	North Weare.
Warren.....	D. A. French.....	
Washington.....	A. P. Howe.....	
Waterville.....	Merrill Greeley.....	
Weare.....	Charles H. Jones.....	South Weare.
	W. L. Collins.....	
Webster.....	J. H. Nichols.....	South Weare.
	Ephraim Little.....	
	W. S. Putney.....	
	D. D. Holmes.....	
Wentworth.....	Amos M. Cogswell.....	East Westmoreland.
Wentworth's Location.	Z. F. Durkee.....	
Westmoreland.....	James B. Mason.....	
	Israel A. Loveland, M. D.....	
	Jehiel Clafflin.....	East Westmoreland.
Whitefield.....	J. L. McGregor.....	
Wilnot.....	Julius B. Hale.....	
Wilton.....	George L. Dascombe.....	
	Charles B. Burt.....	East Westmoreland.
Winchester.....	Ellery Albee.....	
	A. H. Taft, M. D.....	
	Rev. Elijah Harmon.....	
Windham.....	Charles Packard.....	East Westmoreland.
Windsor.....	Mrs. Mary E. Dresser.....	
Wolfeborough.....	Henry R. Parker.....	
Woodstock.....	Mrs. Eliza Fox Parker.....	

PRINCIPALS OF INSTITUTIONS OF A HIGHER GRADE.

COLLEGE.

TOWN.	NAME OF INSTITUTION.	PRINCIPAL.
Hanover.....	Dartmouth College..... Chandler Scientific Department. Agricultural College..... Medical College..... Thayer School of Engineering..	Samuel C. Bartlett, <i>President</i> . Prof. E. R. Ruggles. Prof. B. S. Blanpied, <i>pro tem</i> . Dr. C. P. Frost. Prof. Robert Fletcher.

NORMAL SCHOOL.

Plymouth.....	State Normal School.....	A. P. Kelsey.
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ACADEMIES, SEMINARIES, HIGH AND SELECT SCHOOLS.

Andover.....	Proctor Academy.....	—— Field.
Atkinson.....	Atkinson Academy.....	John V. Hazen.
Bath.....	Bath Academy.....	H. H. Clark.
Bristol.....	High School.....	Etta Payson.
Candia.....	High School.....	J. S. Emerson.
	High School.....	W. H. Gardiner.
Charlestown.....	High School.....	L. V. Haskell.
Chester.....	Chester Academy.....	Alice M. Brown.
Chesterfield.....	Chesterfield Academy.....	
Claremont.....	Stevens High School.....	Arthur J. Swain.
Colebrook.....	Colebrook Academy.....	D. M. McPherson.
Concord.....	High School.....	John L. Stanley.
	St. Paul's School.....	Dr. Henry A. Coit.
Conway (North).....	Conway Academy.....	S. Girard Norcross.
Deering (Center).....	Deering Academy.....	
Derry.....	Pinkerton Academy.....	Edmund R. Angell.
Derry (East).....	Adams Female Seminary.....	Emma L. Taylor.
Dover.....	High School.....	H. H. Hart.
	Franklin Academy.....	John Scales.
Dunbarton.....	High School.....	Milton K. Putney.
Exeter.....	Phillips Exeter Academy.....	Albert C. Perkins.
	Robinson Female Seminary..	Harriet E. Paine.
	Boys' High School.....	Albion P. Burbank.
Farmington.....	High School.....	E. J. Goodwin.
Fisherville.....	High School.....	Warren Abbott.
	Penacook Normal Academy....	A. C. Hardy.
Francestown.....	Francestown Academy.....	Hervy S. Cowell.
Franklin.....	High School.....	George L. Chandler.
Freedom.....	High School.....	Charles E. Morrison.
Gilmanston.....	Gilmanston Academy.....	—— McCutchins.

TOWN.	NAME OF INSTITUTION.	PRINCIPAL.
Goffstown.....	High School.....	
Hampstead.....	High School.....	Myron P. Dickey.
Hampton.....	Hampton Academy.....	G. H. Ricker.
Hancock.....	High School.....	Horatio McIntyre.
Hanover.....	Dartmouth Home School.....	Miss L. J. Sherman.
Henniker.....	Academy.....	Stephen S. Bean.
Hillsborough Bridge.....	Union School.....	Harry L. Brackett.
Hinsdale.....	High School.....	C. P. Hall.
Hollis.....	High School.....	S. C. Stimson.
Hopkinton (Contoocookville).....	Contoocookville Academy.....	Charles Hardon.
Jaffrey.....	Conant High School.....	F. W. Gregg.
Keene.....	High School.....	F. W. Hooper.
Kingston (Plains).....	Commercial School.....	James Powell.
Laconia.....	Kingston Academy.....	A. H. Campbell.
Lancaster.....	High School.....	Mrs. E. C. Smith.
Lebanon.....	Lancaster Academy.....	Thomas O. Macomber.
Lebanon (West).....	High School.....	E. W. Westgate.
Littleton.....	Tilden Ladies' Seminary.....	Hiram Orcutt.
Lisbon.....	High School.....	B. F. Robinson.
	High School.....	Mary E. Noyes.
	Bartlett's School.....	Lucy Bartlett.
Manchester.....	High School.....	A. W. Bachelier.
	Gaskell's Business College.....	G. A. Gaskell.
	Mt. St. Mary's Academy.....	Mother Superior.
Marlow.....	High School.....	A. S. Hazelton.
Meredith.....	High School.....	David M. McPherson.
Merrimack (Reed's Ferry).....	McGaw Institute.....	Bartlett H. Weston.
Milford.....	High School.....	S. J. Blanpied.
Milton (Three Ponds).....	Classical Institute.....	Miss Augusta Clement.
Mont Vernon.....	McCullom Institute.....	W. B. Ray.
Nashua.....	High School.....	Erastus B. Powers.
	Literary Institute.....	David Crosby.
New Hampton.....	Literary Institution.....	A. B. Meservy.
New Ipswich.....	Appleton Academy.....	W. A. Preston.
New London.....	Colby Academy.....	E. J. MacEwan.
Newmarket.....	High School.....	J. L. Caverly.
Newport.....	High School.....	Frank S. Hoteling.
Northwood (Center).....	Coe's Northwood Academy.....	Elliott C. Cogswell.
Northwood (Ridge).....	Northwood Seminary.....	
Orford.....	Orford Academy.....	Charles H. Trickey.
Pembroke.....	Pembroke Academy.....	Isaac Walker.
Peterborough.....	High School.....	J. O. Tilton.
Pittsfield.....	Pittsfield Academy.....	Daniel K. Foster.
Plainfield (Meriden).....	Kimball Union Academy.....	George J. Cummings.
Portsmouth.....	High School.....	Stephen W. Clarke.
	Commercial College.....	Lewis E. Smith.
	Boarding and Day School.....	Miss A. C. Morgan.
Raymond.....	High School.....	Miss J. Sumner.
Rochester.....	High School.....	Charles E. Hussey.
Rollinsford (Salmon Falls).....	High School.....	Milton C. Hyde.
Sandwich (Center).....	Beede's Normal Institute.....	D. G. Beede.
Seabrook.....	Dearborn Academy.....	Miss M. E. Sanborn.
Somersworth (Great Falls).....	High School.....	James P. Dixon.
South Hampton.....	Barnard Academy.....	Martin Cate.
South Newmarket.....	High School.....	A. W. Richards.
Strafford (Center).....	Austin Academy.....	S. C. Kimball.
	Bow Lake High School.....	J. F. Browne.
Tilton.....	N. H. Conference Seminary and Female College.....	Rev. S. E. Quinby.
Troy.....	High School.....	Louise B. Wright.
Walpole.....	High School.....	C. R. Crowell.
Warner.....	Simonds High School.....	William Goldthwaite.
Washington.....	Tubbs Union Academy.....	David A. Shaw, jr.
Weare (Clinton Grove).....	Clinton Grove Seminary.....	E. Whitney.
Wilnot (Center).....	School of Practice.....	John H. Larry.
Wilton.....	High School.....	
Winchester.....	High School.....	Julius N. Mallory.
Wolfeborough.....	Wolfeborough Academy.....	

SUPERINTENDENT'S REPORT.

SUPERINTENDENT'S REPORT.

SEVERAL things in the foregoing returns give hopes of better things in store for the schools of the state. While the reports of the town committees speak of many things hopeful in their bearing, the best encouragement is found in a careful survey of the statistics.

It has long been known, by those who have carefully inquired into the condition of the schools of the state, that there has been one prominent obstacle in the way of their improvement. While the schools in our cities and larger towns have advanced, and may fairly claim equality with those of other states, many of the schools in the state have not given the returns which might justly be expected of them for the labor and money expended. There have been too many of them, and they have been too small. The change, so long desired, so often recommended, has commenced. The people are beginning to see the wisdom of consolidating districts, thus gaining the wholesome stimulus of numbers, longer schools, and better teachers. The returns of the number of districts show forty-two less than last year. From this number should be taken the nine districts of the town of Eaton, from which no returns have been received, leaving the net decrease thirty-three, which is well for a single year. Accompanying this decrease in the number of districts is the decrease in the number of schools averaging not more than twelve scholars,— sixty-two ; and, of those averaging not more than six scholars, the decrease is forty. Under some circumstances, such a decrease in the number of schools might be a cause of alarm, but, in the condition of the schools of our state,

it is the most promising sign seen for many years in the history of public education in the state.

This is simply the beginning of a needed reform, and it is creditable to the discernment of the people of the state, that, in spite of the difficulty in the way of this change, so much has been accomplished in a single year.

Nor is this all. Other towns and districts are preparing the way for a similar reduction in the number of schools. To such changes there will always be opposition because it is a change, and opposition because of real difficulties in the way of a union of districts. It is better to discuss these difficulties deliberately and temperately than to raise dissension by hasty action.

To show again, in a different light, our want of wisdom in maintaining so many districts and separate schools, I invite attention to the following table, which shows the average number of persons of the whole population to each district, and to each public school in different states. The population of the several states named is taken from the census of 1870.

Pennsylvania,	1	district to each	1,651	persons,	1	school to each	195	persons.
New Jersey,	"	"	656	"	"	"	500	"
Ohio,	"	"		"	"	"	258	"
Connecticut,	"	"	362	"	"	"	329	"
Massachusetts,	"	"		"	"	"	289	"
New York,	"	"	373	"	"	"		
New Hampshire,	"	"	157	"	"	"	125	"

These figures ought to give new emphasis to considerations often presented before, and which are again summarized with the renewed hope that they will receive increased attention.

Schools of few scholars lack the stimulus of competition, and the wholesome discipline which pupils impart to each other by contact.

Small districts and schools are more expensive in proportion to the numbers than large.

Small districts will be wanting in pecuniary ability, and so, by an error of judgment and by necessity, will employ a poorer class of teachers.

Schools small in pecuniary ability will have short sessions.

INCREASED LENGTH OF SCHOOLS.

The returns indicate that the average length of schools increased nearly a week, .97. That is, there is an aggregate of about 604 months of school time above that of last year. This is certainly encouraging so far. An examination of the returns from 1869 to the present year shows, that, with a single exception, this is the highest average for that period. The average length of the schools for those years is as follows : —

Year.	Weeks.	Year.	Weeks.	Year.	Weeks.
1869,	14.78	1873,	21.50	1877,	18.37
1870,	17.06	1874,	20.00	1878,	19.33
1871,	14.00	1875,	20.00	1879,	20.30
1872,	19.70	1876,	18.74		

The schools of the state ought to have longer sessions. Their length is less than half the year. An average length of twenty-six weeks throughout the state ought to be the shortest period allowed. I believe, that, with a further consolidation of districts and schools, such an average length of schools might be attained without any essential increase of expense.

There is another way in which some of the children of the state have had double the usual time at school. This does not appear in the returns. It has been attained in this way : Contiguous districts, while they have retained their organizations, have yet united in such a way as to offer the children an increased period of time at school. The schools have been in session at different times, the scholars uniting in the school held in each district. Some districts, for this purpose, have taken advantage of the law passed at the session of the legislature of 1878, enabling districts to employ ten per cent of the school money for the conveyance of scholars living more than a mile and a half from school. Other districts would have taken advantage of these wise provisions if they had known of them in season.

ATTENDANCE.

The past year has been marked by an unusual amount of sickness among the children of the state. It was expected that

the returns of attendance would compare unfavorably with that of the previous year. It was, therefore, a pleasant surprise to find that the attendance was even better than that of last year. The average attendance for 1878 was seventy-three per cent of the whole number enrolled ; this year it is seventy-six per cent.

I have taken pains to examine the returns of other states on this point, and can make the gratifying announcement that New Hampshire is exceeded in the regularity of attendance by no other state in the Union. That of Connecticut is nearly the same.

The number not absent during the year, — 6,860, — though less than that of the previous year, bears about the same proportion to the whole number. This increased punctuality, so creditable to our schools in comparison with that of other states, is due to several causes. One is the constant admonition of town committees. Scarcely a report is received which does not remonstrate with parents upon this matter, and urge them to greater care in sending their children regularly to school.

Another cause of this increased punctuality is one of the provisions of the school register, which has a page inscribed with the title of "Roll of Honor," upon which are inscribed the names of all the scholars who have not been absent or tardy during a term. These names have been published in many of the town reports. Scholars, with this honor in prospect, have been stimulated to cultivate punctuality, — a virtue of great worth in the affairs of life.

But, while we may rejoice in the honor of exceeding all the states in the punctuality of our scholars, there is room for improvement. We may do better still. Let us not rest until our daily average attendance shall reach ninety per cent of the whole number, as it may, with proper effort on the part of scholars and parents.

NUMBER OF SCHOLARS.

The returns show a decrease in the number of scholars in attendance, of nine hundred and seventy-five. Allowing to the town of Eaton the same number reported last year, the decrease would be reduced to seven hundred and eighty-six. A part of

this decrease is apparent only ; for there is no doubt that the number of scholars in the public schools has been heretofore overestimated. If a scholar attended a term in one district and then moved into another district or town, he has been reported in both, thus being counted twice. In this way the number in attendance upon the public schools has hitherto been reported higher than the actual attendance, by some hundreds. I have endeavored, by suitable provisions in the school registers, to correct this error. Part of the apparent decrease in the number of scholars is due to more accurate returns of the actual number enrolled. But, making due allowance for this increased accuracy of the returns, it is still to be feared that there is a steady decrease in the number of children in the state.

It was the intention of the law requiring the selectmen and the assessors of cities to take a yearly census of the number of children between certain ages to enable the legislature to know whether the children of the state were neglecting the opportunities of education. But so many towns fail to make this enumeration, so many others have made it so imperfectly, that no conclusions can be made from these returns. An inspection of the returns of the present year will show that scarcely one-half the towns have reported. The number returned last year was 35,857 ; this year, 16,844. The secretary of state has provided, in the blanks distributed for return of taxable property, for this enumeration in such a way as to secure a true return of the number of children with very little trouble. It is very desirable that assessors and selectmen should require the filling of those blanks and make prompt returns.

As the return of those not attending school does not vary greatly from year to year, and as the return of private schools shows a diminished attendance upon them, we are forced to the conclusion that there is a steady decrease in the number of children in the state.

There is one item in the return of scholars which is encouraging ; namely, the increased number who remain in school beyond sixteen years of age. The increase this year, notwithstanding the whole number is diminished, is 338.

TEACHERS.

Corresponding to the decrease in the number of schools is a decrease in the number of female teachers, of 72. There is, however, an increase in the number of male teachers, of 28, making the net decrease of teachers 44. Not so many teaching for the first time have been employed as in former years. There is a small decrease in the number of teachers from normal schools. The average wages of male teachers is \$3.03 less per month; wages of female teachers is \$1.43 less.

To some the increase in the number of male teachers will be a hopeful sign, while others will lament it. Both sexes furnish good teachers. In some respects male teachers are better, in other respects female teachers excel. Having by nature different mental and moral constitutions, and designed to fill different stations in life, very naturally the teaching of the two sexes differs in kind and effectiveness. Doubtless, the best teaching would result from a proper combination of the two sexes, — giving to male teachers certain positions and branches of studies, and to females others.

The superintendent feels constrained to point out one defect in the instruction of female teachers. It is likely to lack the practical element, which ought to be prominent in all the teaching of our public schools. Young ladies do not expect to engage in the employments of the mechanic or farmer or merchant, and have little acquaintance with these affairs. But the majority of their scholars are destined to these employments, and need to be taught how to apply principles and rules to the business affairs of life. This defect in the instruction of female teachers is not a necessary one. They can be practical if they choose to turn their attention and efforts in that direction. But it is not natural to them to seek a practical acquaintance with these employments of the other sex. They need, therefore, to guard themselves against the natural tendencies of their nature and position, and take special pains to give their instruction that practical application which will make it suitable to the future employments of the boys who are to be fitted for active life under their care.

DISADVANTAGES OF A CERTAIN CLASS OF CHILDREN.

Of the nearly 4,000 children between the ages of five and fifteen years reported as not attending any school, a large majority is found to be gathered in certain towns, and to belong to a certain class of our population. These are towns largely devoted to manufactures, such as the following: Laconia, 130; Manchester, 200; Nashua, 160; Allenstown, 163; Pembroke, 100; Franklin, 100; Portsmouth, 163; Claremont, 220; aggregating 1,239.

The majority of these children growing up without education are found to be the children of French parents. It is not found that these children have any special disinclination to education, but they labor under certain disadvantages which deprive them of the opportunities which are afforded the other children of the state. Many of them do not speak our language, and when sent to school they do not find teachers who can speak their language, so that neither can understand the other, and much time must necessarily be wasted. Poverty may also be a hindrance in the way of these children.

Some way should be devised by which such children may be prepared for the duties of life, and saved from the disadvantages and dangers of ignorance.

The best solution of this problem which I have to offer is, that, where this class is too numerous to assimilate readily with other children, special schools should be organized for them, and teachers speaking both languages provided. In the towns mentioned above, there are graded schools; a department should be assigned to this class of children who cannot take advantage of instruction in English, and suitable teachers provided for them.

In addition, evening schools might be opened for those who are necessarily employed during the day, many of whom would be glad to avail themselves of such an opportunity to acquire additional knowledge.

It is not safe for any community or state to allow so large a portion of its children to come to the duties and responsibilities of life with so poor a preparation as this class must have.

In some way, suitable preparations should be made for their training, and they required to take advantage of them. Our state has held the proud position of having fewer persons illiterate than any other. Let us not be forced to give up that position by failing to provide for the wants of any class who may be found among us, nor invite by our neglect the dangers incident to an uneducated class.

SCHOOL STATISTICS.

Statistics, to be of value, should be full and accurate. It has always been difficult to attain this completeness and accuracy. Questions made as plain as language will allow will yet be misunderstood. Those who are to report facts and numbers will not always take the necessary pains to gather them, so that it happens, that the best statistics, if they are gathered by many different persons, are only close approximations to the truth.

School statistics are especially important because they show, better than any verbal reports can, many prominent points in the condition of education, and are therefore the basis of legislation. But school statistics are especially difficult to gather. They must be gathered, in our own state, by about three thousand different persons, — teachers, boards of education, and committees. In so large a number, there will be those who will be careless or negligent ; others will not fully understand what is required ; there are likely to be failures by sickness and death ; so that, when the returns of the schools reach the superintendent, he is likely to find omissions, mistakes, and inconsistencies, which he must deal with as he can, seeking to reduce the mass to order, completeness, and consistency.

The foundation of school statistics must be the register, the daily record, of each school. Upon the accuracy of this daily record will depend the value of the final returns.

It seems an easy thing to provide a form for this record which shall have both fullness and simplicity, but in practice it is found very difficult. Schools varying in their numbers, in their organization, in their wants, are all to be provided for. Some will need minuteness, others will not care for that. The difficulty is to provide for the wants of these different schools under one

form. It can only be done by a compromise. To accommodate the schools most complex in their organization, many items must be inserted in the register which the district school does not need. If the wants of the district school alone are consulted, many things might be omitted which town and city schools would need. There is no other way to meet these wants but to provide for the fullest records needed by any schools, leaving others to omit what they have no occasion for, while all schools alike are required to report certain matters common to them.

Such a register, aiming to provide for the wants of *all* schools, was sent out to the schools of the state. It was expected that it would present some difficulties. Some have complained that it was too complicated. The criticism is just if only one class of schools is considered. There is more in it than the ordinary district school actually requires. On the other hand, additions have been suggested to meet the wants of more complex organizations. Such schools have found it to answer well its purpose.

After all, the true test is its results. These are far better than any before attained. The returns are more complete ; there are fewer inconsistencies to be found among them ; they are more reliable. As teachers and committees become familiar with them, the returns will be still better, while experience will suggest modifications in future editions which may the better fit them to give, in the best way, the best returns.

There is progress in statistics as in other matters. It is seen that in the study of any subject they are indispensable to certain and complete knowledge. They have therefore become one of the most efficient instruments of modern research. A matter is thoroughly known only after the statistics pertaining to it have been gathered, tabulated, inspected, and studied. They have become, therefore, the foundations not only of scientific conclusions, but of much of the legislation aiming at the social and intellectual improvement of the people.

PRIMARY TEACHING.

A child learns readily and rapidly. In the first five years of his life, he acquires surprising stores of knowledge. In that

period, starting with nothing but the capacity of learning, he learns to see, to hear, to feel, to handle things, to walk and run and climb, to use the numerous muscles of his body. He learns many localities and the paths to them, to recognize many countenances. He becomes acquainted with many articles and instruments, their names and their uses ; with a great variety of animals and birds and fish ; with trees and vegetables, their fruits and their seasons. He recognizes a multitude of sounds, and identifies them with their causes. In addition to all this, he learns a language, to express his wants and thoughts and feelings, to hold communication with his companions and with those older. Many a child has acquired so much of language in that period of time that, if nothing were added afterwards, he could yet pass through life, engage in its business, its associations, and duties, and not fail to comprehend others nor to make himself understood. Probably, in no equal period of their lives do most people acquire so much knowledge necessary to them as in the first five years. When we take an inventory of the stores of knowledge of the average boy at five years of age, and remember that he had nothing in the beginning, that he had first of all to get command of his acquiring faculties, his progress is marvelous.

But now this rapidly learning boy begins to go to school. He is brought face to face with the alphabet, with the printed words of the language which he has made his own so quickly, with the figures which stand for the numbers he has constantly used, with the combinations they are capable of, with the facts of geography, the formal laws of language in grammar. He deals with these matters for twice five years, is in school ten years. At the close of that period, take an inventory of his acquirements *in school*. How small these gains ! how quickly measured ! How little, after so many years spent in study of them, he knows of letters, words, figures, and their uses and applications, of geography and formal grammar ! His stores of knowledge gained in school in ten years, with the advantage of faculties already developed, are far behind those of the first five years.

It seems as if a blight had fallen upon his brightness from his first days in school ; as if sluggishness and dullness had

crept in among the powers before so active and disabled them ; as if he was blindly groping after the facts he before found so abundant in his path ; as if the faculties which so readily laid hold of knowledge before were unnerved and relaxed, and had no gripe in them.

It is certain, that the majority of scholars go out from school with very slender stores of knowledge ; that they do not read very well ; that they know little of numbers ; that they have not added much to their stock of language, nor to their ability to use it intelligently and effectively ; that they have accomplished very little.

These facts are manifest enough. The question which especially concerns those who have in charge the education of children (parents and teachers) is the reason of the change in the ability to learn when the child enters school. The important question is, Is this all that children are capable of learning in ten or twelve years at school ? There are but two positions which we can take in this matter. One is, to conclude that children generally are capable of no more than this, that they have accomplished all their abilities will allow. The other is doubt of the methods used in instructing children when they begin to go to school.

I think we may safely assume that children are capable of accomplishing much more than they ordinarily do in their school lives. The fault, undoubtedly, rests with the methods employed.

The child learns rapidly and much in the first years of his life, because he learns naturally. His faculties are yet in their native freedom ; no bonds are put upon them. If we scrutinize his native methods of learning, we shall find that he learns by seeing, hearing, touching, handling, tasting, *objects*. He learns by destroying things. The destructiveness of children is by no means vicious, naturally, but this pulling things to pieces is his natural way of learning about things. To give his apparent destructiveness its philosophical name, it is a rough analysis. He takes things to pieces to see how they are made. And then he is quite as likely to make attempts to put things together, to build up what he has pulled down ; and that is the first efforts of

the highly important principle of synthesis. The child does not reason much ; he hears, sees, touches, tastes, and remembers. The contents of his knowledge are mainly sensible things. As he passes along amid the multitude of things that may constitute knowledge, his faculties lay hold of those things to which they are adapted.

But when he begins to go to school this natural method is abandoned. He is at once taken from his natural way of learning and put upon a strange artificial way. He has hitherto studied the world around him, which invited his faculties to a free and vigorous exercise. He begins to study books, which are trying to his freely roving eyes. He has hitherto studied objects inviting in color, shape, fragrance, and sound ; he now begins to study symbols, and the abstractions imbedded and concealed in them. He has before gained his knowledge as he walked or ran or climbed or crept, but now he learns sitting still, in constrained positions, in bad air. Before, his quick ear caught his language fresh and alive upon the lips of parents, friends, and companions, in work or play or interchange of affection. Now he gropes blindly and vainly after it among strange symbols and unmeaning rules.

His learning is now under a total change of circumstances. He is taken out of the order of nature, and put into an artificial order. When a plant is wrested from the place in which it has grown, and planted somewhere else, it will lose for a while its brightness ; its growth will stop till it has had time with the torn fibers of its roots to adapt itself to its new circumstances and gather strength. So, when a child is taken from its free life, where it was learning rapidly, and put under the restraints of the methods ordinarily found in our school-rooms, it is no wonder that his brightness fades, that he is stricken with blight and stunted. The methods under which he is put are so artificial, so little adapted to his nature, it is no wonder that he is slow and dull, and accomplishes little ; that the months and years speed away and he has little to show for the time spent. A colt that has had the freedom of the yards and pastures, and in that freedom developed strength and grace of motion, is suddenly caught and harnessed, and put to drawing loads. He

usually, and properly, refuses to work in that way. He rears and plunges and kicks, or sullenly plants his feet and refuses to move. He does not understand this constraint put upon him ; he does not understand the iron put in his mouth, nor this strap, nor that buckle. He rebels. A hard struggle and time are required before he will become useful and graceful.

When a child begins to go to school, the methods by which he has so readily learned so much should be continued as far as possible. The smallest restraints possible, in exchange for his freedom, should be put upon him. He should be taught chiefly by his senses, — by seeing, hearing, touching, and handling. No abstractions should be presented to him. It will be necessary to introduce him to that very artificial, yet supremely important, way of gaining knowledge, the printed page, but it should be done very gradually and gently. Let his first reading and studying be about objects ; and as far as possible let the objects accompany the artificial page, that he may come easily to the important fact, that words and sentences, as he sees them on the page, and does not hear them on the air, mean something, and may learn what they mean.

Taking him thus gradually and carefully from his natural method of acquiring knowledge into that very artificial way of getting ideas from printed words which is supremely necessary to him if he is ever to be a thorough scholar, he is likely to escape that period of blight and stunting which is so likely to come upon children when they begin to go to school, and which renders so many of the first school years unprofitable.

Teachers do not understand the fact that it is very difficult to the child to pass from the words of a sentence to the thought hidden there. Show him a knife and he knows it, and all about it and its uses. Show him the printed or written word which means knife, and it is naturally a puzzle to him. He sees no blades nor handle ; he cannot cut anything with it. It is a great effort for him to see things in words, an effort for him so great that he needs all the help which the best skill can give him. One of the most scholarly men New Hampshire ever produced declared that he was twelve years when the printed words first gave him any meaning. He read the sentence,

"Words of three syllables accented on the second syllable." All at once it came into his mind, like a flash, that that meant a "thump" of the voice on the second syllable. It is to be feared that many of our children are more than twelve years of age before they begin to take knowledge from books.

It is impossible to escape the conclusion that the slow progress of children in knowledge is due to unskilled teaching. The youngest scholars require the best teaching, the most care and prudence. In the transit from the natural way of acquiring knowledge to the artificial way of the schools, when the scholar is deprived of the freedom he has enjoyed and brought under irksome restraints, when his powers are to be given an altogether new direction, experience, skill, and patience should be present. If the teaching then is not skillful, if it is not adapted to the child's nature, the condition of his faculties, to all his circumstances, it will take years to overcome the mischief then done. He needs better teaching at the beginning than afterwards. If he starts right, he will take care of himself afterwards. If poor teachers are to have charge of him at any period of his life, it had better be in the high school than in the primary and grammar schools.

Common practice does not meet this requirement. Young teachers, unskilled teachers, are placed over these young scholars. A teacher who would be thought unfit for a high school, or even some grades of the grammar school, is considered good enough to give the children the start in the path of knowledge, when the kind of teaching is of more importance than it will ever be again. It is far easier to find a good teacher for a high school, even a college professor, than a truly skillful primary teacher. The qualities demanded for this post are rarer than for any other in the whole field of teaching. The needed skill is more difficult to find. This is so, because it has been thought that such teaching did not require any special skill. But in no school work is so much careful study of the child's nature needed, in no period of his training ought there to be so much careful consideration of "ways and means," such wise adaptation of methods, as in the first school years.

It seems as if all parties had conspired against the intellectual

welfare of primary scholars. Employers, because they think slender qualifications sufficient for teachers of this grade. Teachers help the conspiracy because they esteem themselves as low in their profession while they are primary teachers. Their ambition is to be promoted (?) to higher grades. Communities are aiding and abetting the conspiracy, because they give more honor to the high-school teacher, to the college professor, than to the primary teacher. Is there not reason to review our system of educational rewards and honors, so as to place the primary teacher where justice demands, at least upon an equality with the others ?

In all the discussions upon high schools, the importance of primary instruction seems to be overlooked. To what use are the opportunities for higher studies provided, if the majority of scholars are so long delayed in the necessary preliminary studies that the period set apart for their education is exhausted before they reach them ? It is certain, that the great majority of scholars who enter the primary departments do not reach the high-school studies, by which they might be greatly benefited ; they are yet in the grammar-school grades when they must leave school for the business of life. This slowness of progress ought not to be charged to want of ability on the part of the children, but to the true cause, — defective primary teaching. If those who have charge of them in their first years were more skillful, used methods more suited to the child's nature, they would make more rapid progress, and a greater proportion of them would be able to take advantage of higher studies, even in the limited period for acquiring their education. If, then, we would make high schools successful, and extend their undoubted advantages to a larger portion of the scholars of the state, more attention must be paid to the primary teaching.

If greater skill in teaching would advance scholars more rapidly in their first years at school, without injury to their physical or mental health, then provisions should be made for this more skillful teaching.

TURNING BACK.

This method is common in many of our schools. A class reaches a certain point in the text-book during the term. The

next term the school is under the control of another teacher ; at the beginning she examines the class on the topics passed over, and finds that they have forgotten some things, or have not understood others thoroughly, and says : "You are not prepared to go on, and you had better turn back to the beginning and be more thorough." During this term, they go a little beyond the point before attained, only to be turned back again the next term, by the next teacher. The school years quickly pass away, and many scholars never reach the end of the text-book. Others, under this system, reach it so late that there is no time for other studies.

The main argument urged in favor of this constant going over the same ground is thoroughness. This law has been enunciated : That a scholar, to succeed, must leave no point till he thoroughly understands it and is entirely familiar with it. This has been a favorite law with teachers, and perhaps it is scarcely less than presumption to question its soundness. Nevertheless, experience and extended observation lead me in that direction. No one can question the value of thoroughness in all studies, but there may be some question as to the best method of securing that thoroughness. I raise the question before the teachers of the state, whether the inevitable turning back, so common in our schools at the beginning of each term, is altogether wise ? Whether it is not better to go on, even though some of the scholars give evidence that they do not fully comprehend or have forgotten some points in their studies ?

If one desires a thorough knowledge of any region, he does not begin with the minuter points, but with the outlines and prominent features, and then proceeds to details. It is so in gaining a thorough knowledge of a subject ; there is an advantage in a general view of the whole matter. Points not understood, taken up alone, become clear when their place is seen in the whole. When the scholar has been over the whole subject, and then returns to points which were dark to him, he is more likely to understand them than before, because he has a clearer comprehension of their relations and applications.

It is difficult to retain in the memory any rule or process which stands alone, without an immediate application. For ex-

ample, a scholar is studying arithmetic. It is found that he has forgotten some previous rule or process. It has been considered the best thing to take the scholar from his advance, and turn him back to these matters which have escaped his memory, and go over again the ground already explored, to come again, sooner or later, to the point abandoned. I am confident, that it will be found a better plan to have the scholar turn back to the forgotten rule or process to refresh his memory, with the direct purpose of applying it in his advance studies. Studying it as it stands alone, he will soon forget it. Studying for immediate use and applying it then and there, he will be more likely to understand and remember. We learn rules and processes best, not by poring over them to commit them to memory, but by using them in their appropriate places. If a scholar goes through the arithmetic in this way, turning back often, perhaps, to recover forgotten rules for immediate use, but never to forsake his advance, it will be found, when he reaches the end of the book, that there is little need for him to turn back, that he is prepared to go on to other studies. It is certain, that the traveler who retraces, each morning, a part of the space gone over the day before, will not arrive very speedily at his journey's end if it is far away.

No doubt much of this useless repetition of studies results from the fact that so many of our schools have no orderly system of studies. Teachers are changed often, the new teacher does not take up the studies of a class at the point of advance, but, for one reason or another, turns back to go again over ground already trodden. Scholars will be forgetful again, and be again recalled from their advance. They are more or less discouraged that the end of the book is only approached, to recede from their grasp. Time is wasted. What might be accomplished in a year or two of orderly and progressive study requires five or six years for the best scholars, is never attained by the slower. Town committees must apply the remedy for this waste of time and strength. They should see to it that classes in the various studies each term take them up again at the point attained the previous term. Some things will be forgotten; let them be recovered in the direct way already pointed

out. Some things will not be understood, but let them be applied to the things found in advance ; they are more likely to be comprehended in that way than in any other.

While many scholars are hindered in their progress from this lack of system, others in our cities and larger towns suffer in the same way from a directly opposite cause, — too much system. The schools are graded, and, before pupils can pass from one to another, they must attain a certain established proficiency, ascertained by examinations at stated periods. The standard for promotion may be a rigid one. If the pupil on examination does not reach it, he remains in the same grade, to go over again the same studies. He is again tried and again fails, is again turned back. In the mean time the period allotted to his education is rapidly passing away, and, before he can get his promotion, he must leave school for the necessary toil of life. There are many pupils who can never make bright scholars. They cannot get thorough possession of any study, yet they can learn something which will be of advantage to them. If now such scholars cannot reach the arbitrary and rigid standard necessary to pass from one grade to another, they must finally leave school without the slightest acquaintance with the studies which lie beyond the grade to which they are fixed by the law of percentages. It is a question whether it is not better to gain a limited knowledge of these matters than to quit school without any knowledge of them.

Again, there are those who are naturally deficient in ability to succeed in one class of studies, but can do well in other studies. But these studies for which they have an aptitude are pursued in grades which, by the law of percentages, they cannot reach. They are imprisoned in branches in which they can never be proficient, while the studies in which they might be respectable, perhaps eminent, are hedged up by impassable barriers. Grades in our schools have great advantages. Standards of proficiency for passing from one grade to another are unobjectionable, yet there is danger that these may become hindrances and barriers in the path of a certain class of pupils. They become such when they are maintained for their own sakes, when they are unbending in their operation. Circumstances should be consid-

ered in their application. It may be to the credit of a city or town to have a high standard for promotion, but, if that standard is so high as to keep scholars whose abilities are small, and whose time for school is limited, in the same grade term after term, then in their case the high standard becomes oppressive and unjust. The keys of knowledge are held out of their reach.

When a scholar is known to be diligent, to make fair efforts, and it is also known that he must soon leave school, it is better to pass him on to the next grade, though he fails of the established percentage. Let him pass on to enlarge his field of knowledge before he is bound to life-long toil. But, where abilities are ample and time is not pressing, where only industry is wanting, then let the standard be inflexible. In this way substantial justice will be done to all. The standard will not be a stumbling-block to the feeble whom pressing necessities are hurrying from the opportunities of knowledge, while it will compel from the able ones only what is just. Such a wise consideration of those less favored in ability and leisure will easily vindicate itself from accusations of partiality.

THE KIND OF TEACHERS WHICH THE NORMAL SCHOOL SHOULD
FURNISH.

The course of instruction in the state normal school has sometimes been criticised because it is not adapted to furnish teachers for the higher positions in our schools. The criticism is, perhaps, based upon the truth. The time allotted to training in the normal school is not long enough for very extended scholarship, even if all the time — forty weeks — were devoted to study. A large part of this period is wisely given to principles and methods of teaching. So that extensive knowledge is not to be expected from the graduates of that institution, unless indeed they have already acquired it before going there. It does not attempt to provide teachers for the highest positions in city schools.

The special need of the state is competent teachers for its two thousand ungraded schools, for the large mixed schools of

the village, and for the small schools containing from six to twenty pupils. The highest scholarship is not needed for these schools. There is small inducement in the wages paid teachers in these positions to spend time and money in an extended course of study. Such teachers need thorough acquaintance with the common studies. This many of them have. They need just as much acquaintance with the best methods of imparting instruction, skill in teaching. This they do not have. This skill in teaching is quite as important as a due stock of knowledge. If any deficiency is to be allowed, it had better be in the stores of knowledge than in the skill. It is often said, "Get abundant knowledge and then impart it." But the knowledge and the skill are not always combined. One does not necessarily accompany the other. Many have abundant knowledge, but fail as teachers because they have no skill in teaching. If our teachers would take as much pains to acquire skill in teaching as they do to obtain the requisite knowledge, their work would be far more efficient.

It should be the object of the normal school to develop this skill in imparting knowledge among the common-school teachers, to furnish teachers for the ungraded schools who shall teach the common studies to the best advantage. The course of study and the training in that institution should be those best fitted to qualify this class of teachers, who have the training of the majority of the youth of the state. It should aim to give this class of teachers, generally dependent on their own exertions, none too well paid for their labors, every facility to qualify themselves for their responsible work. It would doubtless be creditable to the institution to supply the higher institutions with teachers, but it can afford to forego that honor if it can attain the yet higher honor of raising the standard of teaching in the two thousand ungraded schools.

HINTS ON THE MANAGEMENT OF FRACTIONS.

N. BARROWS, M. D., KIMBALL UNION ACADEMY.

Whatever order may be followed in a systematic treatise on arithmetic, unquestionably children should first be taught the multiplication and division of a fraction by an integer. Because we teach simple addition before multiplication, it does not follow that we should attempt to teach addition of fractions first in order of time, especially since it cannot be done. We are compelled to stop in the midst of our work and take up multiplication.

It is very necessary at the outset to make the pupil see clearly why we may either multiply the numerator or divide the denominator of a fraction, to multiply it by an integer. And quite as important is it to insist on his doing the work by division whenever possible.

Mathematicians bestow great labor on the work of reducing and simplifying their formulæ; and, if the teacher allow the beginner to say $\frac{5}{12} \times 3 = \frac{15}{12}$, instead of $\frac{5}{12} \times 3 = \frac{5}{4}$, he is not doing his duty. It will not be long before he will hear $\frac{2312}{1765} \times 1765 = \frac{4080680}{1765}$, and he will have himself to blame.

I desire my pupils to become familiar with the following:—

I. To multiply a fraction by a number which is a factor of the denominator, remove that factor from the denominator.

$$\frac{14}{15} \times 5 = \frac{14}{3}.$$

II. To multiply a fraction by a number which contains no factor of the denominator, introduce the number as a factor into the numerator.

$$\frac{14}{15} \times 2 = \frac{28}{15}.$$

III. To multiply a fraction by a number which contains a factor of the denominator, remove that factor from the denominator and introduce the remaining factor into the numerator.

$$\frac{14}{15} \times 21 = \frac{98}{5}.$$

IV. To divide a fraction by a number which is a factor of the numerator, remove that factor from the numerator.

$$\frac{14}{15} \div 7 = \frac{2}{15}.$$

V. To divide a fraction by a number which contains no factor of the numerator, introduce that factor into the denominator.

$$\frac{1}{15} \div 3 = \frac{1}{45}.$$

VI. To divide a fraction by a number which contains a factor of the numerator, remove that factor from the numerator and introduce the remaining factor into the denominator.

$$\frac{1}{15} \div 21 = \frac{2}{45}.$$

The multiplication and division of a fraction by a fraction have been so fully discussed of late that it would seem unnecessary to touch upon them. But a certain plan of management I have found so useful in some of the cases which follow that I desire to bring it before teachers.

Two preliminary propositions will be admitted by all and are easily apprehended.

I. The value of a mathematical quantity is not altered by multiplying it by one.

II. This multiplier, 1, may be put into any form we please, as

$$\frac{2}{2}, \frac{11}{11}, \frac{3}{8} \times \frac{5}{5}, \text{etc.}$$

Now, by multiplying by 1 in the right form, all the reductions of the books may be easily and elegantly accomplished. Reduce $\frac{1}{2} \frac{5}{0}$ to its lowest terms.

$$\frac{1}{2} \frac{5}{0} \times \frac{5}{5} = \frac{3}{4}.$$

Reduce $4 \frac{1}{8}$ to a mixed number.

$$4 \frac{1}{8} = \frac{40}{8} + \frac{1}{8} = \frac{40}{8} \times \frac{8}{8} + \frac{1}{8} = 5 \frac{1}{8}.$$

Reduce $5 \frac{2}{3}$ to an improper fraction.

$$5 \frac{2}{3} = 5 \times \frac{3}{3} + \frac{2}{3} = 1 \frac{7}{3}.$$

To reduce a complex fraction to a simple one in one operation.

$$\begin{array}{llll} (a) \frac{\frac{3}{4}}{11} & (b) \frac{2}{\frac{1}{5}} & (c) \frac{4\frac{1}{3}}{7} & (d) \frac{3}{2\frac{2}{5}} \\ (e) \frac{\frac{3}{4}}{1\frac{5}{2}} & (n) \frac{2\frac{3}{4}}{5\frac{3}{8}} & (o) \frac{\frac{5}{11}}{2\frac{2}{2}} \end{array}$$

$$(a) \frac{\frac{3}{4}}{11} \times \frac{4}{4} = \frac{3}{44}$$

$$(b) \frac{2}{\frac{7}{5}} \times \frac{5}{5} = \frac{10}{7}$$

$$(c) \frac{4\frac{1}{3}}{7} \times \frac{3}{3} = \frac{13}{21}$$

$$(d) \frac{3}{2\frac{2}{5}} \times \frac{5}{5} = \frac{15}{12}$$

$$(e) \frac{\frac{3}{4}}{\frac{5}{12}} \times \frac{4}{4} \times \frac{12}{12} = \frac{36}{20}$$

$$(n) \frac{2\frac{3}{4}}{5\frac{3}{8}} \times \frac{8}{8} = \frac{22}{43}$$

$$(o) \frac{\frac{5}{11}}{2\frac{7}{22}} \times \frac{22}{22} = \frac{10}{51}$$

It remains to consider the subject of addition of fractions.

Add $\frac{1}{3}$, $\frac{3}{4}$, $\frac{5}{12}$, $\frac{7}{15}$, $\frac{5}{24}$, $\frac{4}{55}$, $\frac{11}{60}$, $\frac{13}{88}$.

In order to add these fractions, they must be reduced to the least common denominator. This common denominator will be the least common multiple of the denominators. We are required to find the least common multiple of 3, 4, 12, 15, 24, 55, 60, and 88.

It is full time that the old methods of finding the least common multiple were dropped out of sight.

The least common multiple of several numbers is the least number that will contain their prime factors. Hence, if we put their prime factors together in such a way as to introduce no one unnecessarily, we must obtain the least common multiple.

To return to our example. We first leave out of the account every number which is an exact divisor of any other. The reason for this is so obvious that it is a wonder that teachers so constantly ignore it.

This leaves 24, 55, 60, and 88 to be considered.

Now, if, on factoring any one of these numbers in such a way that each factor will consist of all its prime factors of the same kind, these factors are separately found in other numbers, this number should also be dropped.

The factors of 24 are 8 and 3; 8, containing all the 2's, is found in 88, and 3 in 60.

Also, the 5 of the 55 is found in 60, and the 11 in 88. Hence we drop 24 and 55, and the problem is reduced to finding the least common multiple of 60 and 88.

We first set down all the factors of 60 as follows: $2^2 \times 3 \times 5$; 88 factored is $2^3 \times 11$. But we already have two of these 2's. So, introducing 2 and 11, the least common multiple of 3, 4, 12, 15, 24, 55, 60, and 88 is found to be, —

$$2^3 \times 3 \times 5 \times 11 = 1320.$$

To complete the work, we set down the least common multiple factored, over the work to be done, where it will be in plain sight during the reductions, and proceed as follows: —

Least common multiple = $2^3 \times 3 \times 4 \times 11$.

$$\frac{1}{3} + \frac{3}{4} + \frac{5}{12} + \frac{7}{15} + \frac{5}{24} + \frac{4}{55} + \frac{11}{60} + \frac{13}{88}.$$

To reduce the first fraction, a glance at the factored least common multiple convinces us, that, to get the common denominator, we must multiply its denominator, 3, by $2^3 \times 5 \times 11 = 440$. Hence we say, $\frac{1}{3} \times \frac{440}{440} = \frac{440}{1320}$, which is the first fraction reduced. We proceed in the same way with the rest, and then, having added the resulting fractions, the work is completed.

It is quite unphilosophical to say, as many books and teachers do, that we should divide the common denominator by each denominator separately, multiplying the results by their respective numerators. Certainly in mathematics, if anywhere, we should avoid going over the road simply to go back again.

DIVISION OF DECIMALS.

N. BARROWS, KIMBALL UNION ACADEMY.

Simple addition and division of decimals — two subjects of fundamental importance — seem to be, at present, very imperfectly taught in our common schools.

In the first case, I think the fault lies with the teacher, who is too apt to leave the subject altogether before the pupil has become able to add with rapidity and accuracy.

On the other hand, the text-books are not always clear and accurate in their rules for pointing in division of decimals.

One plan will certainly bring the point right, and that is to

change the form of the dividend or divisor, as the case may be, so that the number of decimal places in each will be the same, then place the point after the quotient figure obtained from the use of the last figure of the dividend.

But in practice I have found another method more satisfactory.

Having explained to the pupil why the decimal point should be placed after the last quotient figure when the number of decimal places in the dividend and divisor is equal, let him first divide, ignoring the points in divisor and dividend. Then, if the number of decimal places in the dividend be greater, move the point to the left as many places as the difference, while, if the excess be in favor of the divisor, move the point similarly to the right.

A series of illustrative examples will make this method clear and give opportunity for some hints in management.

$$(a) \begin{array}{r} .8 \overline{)4.8} \\ 6 \times \\ \hline \end{array}$$

$$(b) \begin{array}{r} 8 \overline{).48} \\ 6 \times \\ \hline .06 \end{array}$$

$$(c) \begin{array}{r} .08 \overline{)48.} \\ 6 \times \\ \hline 600. \end{array}$$

$$(d) \begin{array}{r} .8 \overline{)4.7} \\ 5.875 \end{array}$$

$$(e) \begin{array}{r} 8 \overline{).47} \\ 5 \times \\ \hline .05875 \end{array}$$

$$(f) \begin{array}{r} .08 \overline{)47.} \\ 5 \times \\ \hline 587.5 \end{array}$$

$$(g) \begin{array}{r} 32 \overline{)3} \\ 0 \times \\ \hline 0.09375 \end{array}$$

$$(h) \begin{array}{r} 32 \overline{).003} \\ 0 \times \\ \hline .000 \\ .00009375 \end{array}$$

$$(i) \begin{array}{r} .32 \overline{)325} \\ 10 \times \\ \hline 1015.625 \end{array}$$

$$(j) \begin{array}{r} 8000 \overline{).48} \\ 6 \times \\ \hline .00006 \end{array}$$

$$(k) \begin{array}{r} .03 \overline{)400} \\ 133 \times \\ \hline 13333.33+ \end{array}$$

In all these examples the \times indicates the position of the point at that stage of the work when, ignoring the decimals, we have found the quotient figure obtained from the last figure of the dividend. This may be called the temporary point. Whenever necessary, the successive stages of the work have been indicated.

In (a) the point remains after the last quotient figure, as the number of decimal places in dividend and divisor is equal.

In (*b*) we say, 8 in 48, 6 times ; then, that we may be able to move the point two places to the left, we prefix 0.

In (*c*), since the division is complete, we annex two ciphers, that we may be able to move the point two places to the right.

In (*d*), (*e*), and (*f*) is illustrated the necessity of giving the point its final place immediately after finding the quotient figure obtained from the last dividend figure *and before completing the work*.

In (*g*) we say, 32 in 3, 0 times ; then place the point after this 0 ; then 32 in 30, 0 times, 32 in 300, 9 times, and so on till the work is complete.

In (*h*) we say, 32 in 3, 0 times. The point is now at the right of this 0. We then prefix two ciphers, that we may be able to move the point three places to the left, completing the work afterwards.

In (*i*) the point must be moved two places to the right of its temporary position as soon as enough quotient figures have been obtained to enable us to do it.

In (*j*) is illustrated the convenience of ignoring the ciphers at the right of the divisor, counting them in when pointing. Thus, we say, 8 in 48, 6 times. We then move the point two places to the left on account of the dividend, and three more places on account of the three ciphers at the right of the divisor, five places in all, making it necessary to prefix four ciphers. This is a great convenience in practice.

Finally, (*k*) illustrates the value of this plan when the division is not exact. Having given our point its final resting-place, we continue the division as long as we wish, without embarrassment.

ASHUELOT TEACHERS' ASSOCIATION.

C. P. HALL, HINSDALE.

In the early fall, a few of the teachers and school-men in the towns of Hinsdale, Winchester, and Swanzey decided to hold a teachers' institute, intending, if successful, to continue them through the year.

The first was held at Hinsdale in the first part of October.

The state superintendent gave a lecture on Friday evening, and rendered valuable assistance in the exercises of the institute proper on Saturday. In the attendance and interest manifested on the part of teachers and friends, and in the value of the subject-matter presented, this seemed so eminently successful that we felt no hesitancy in planning for their continuance.

Accordingly, a month later, one was held at Winchester, when a permanent organization was effected, with the above title, a brief constitution adopted, and arrangements made for holding monthly sessions alternately in the three towns. Six sessions have been held, and plans are made for two more during the spring.

Our object has been to promote acquaintance between teachers, committees, and school friends ; to compare methods of government and instruction ; and to awaken a more general interest in schools and school work in the communities. The attendance and interest have been good throughout, and we feel that they have been to a large degree successful.

We have received valuable assistance in lectures given by two of the clergymen, and exercises presented by three of the teachers, of Keene. Aside from this and the aid of Superintendent Downs, mentioned above, the work has all been done by teachers and others from the towns associated. With one exception, we have followed the plan of the first one,— a lecture upon Friday evening, and on Saturday the presentation of topics previously assigned, followed by general discussion.

Free entertainment has been furnished to visiting friends, and our railroad has given free return to members. The expense of advertising and fare of lecturers has been met by a tax of ten cents each at each session.

I have thus outlined our work (not that it is the best, but one that has proved successful with us), hoping that other towns may be induced to form similar associations. Allow the following suggestions to any such : —

Believe that you will succeed from the first, advertise freely, talk it up with everybody, use postal cards, have a definite programme, work promptly and allow no time to be lost, make use of anybody that is available, do not aim too high, do common, practical work ; lastly, *succeed*.

EXTRACTS FROM REPORT ON THE STATE
NORMAL SCHOOL.THE TRUE RELATION OF THE NORMAL SCHOOL TO OUR ACADE-
MIES AND COLLEGES.

The normal school is the feeder of both these. In our state, the number of scholars in either will largely depend upon the efficiency of such a school, as both are mainly fed by the district schools. Fill the common schools with stimulating teachers, and you will largely increase the number of girls and boys who will want and be fitted for a higher education. If the normal school is kept, as it should be, to its legitimate work of thoroughly training common-school teachers in elementary knowledge and teaching them right methods, we cannot doubt that colleges and academies will welcome it as their strongest helper. *We want the graduates of the academies, not their pupils.* We have no right to their pupils, and should in every way possible discourage their attendance.

RELATIONS OF THE NORMAL SCHOOL TO THE STATE.

Academies and colleges, all these schools of higher learning, important as they are, do not stand in the same relation to the state and to the citizen as do the common schools. We could conceive of a republic within whose territory was no college nor seminary, — it would not be the best type of a republic, — but we could not conceive of a free state existing at all without common schools. There is no need of fortifying this point, for it is in no danger of an attack from any true American citizen. The foundations of our free institutions were laid upon the common-school system, and, where that system has prevailed, there has been no strain nor crack in that part of the great structure. Now the point is, that this work of special training of teachers for our common schools is a part of our common-school system. It is now, in view of the new elements which have been brought into the question, in view of the vast tides of immigration which have set in upon us, and the full powers of citizenship with

which we have equipped all classes among us, — this work of special training of teachers for our common schools is now a most vital part in our system of popular education. The common school finds all its value to the state in the fact that it is a *good* common school. What we need is not a new system of popular instruction, but only that the system itself should be worked with force and efficiency. What is a school without a teacher, without a competent teacher? To make competent teachers, then, is just as much a part of the work of the state, its necessary work, as to build a school-house. This is the reason why the states are rapidly multiplying and generously maintaining these schools for special training. It is that they may make the system of education upon which they themselves stand worth anything, that it may yield the fruit for which it was planted.

Now this fact takes the normal school outside the list of other institutions of learning like the academy, the seminary, the college. The normal school is an integral part of the common-school system. It belongs to the state to support the one just as much as it belongs to it to support the other.

PRESENT CONDITION OF THE SCHOOL.

The trustees accepted the reduced sum appropriated last year. They could not be expected to do much more than to keep the bare life in the institution. The teachers, some of them through force of circumstances, others out of a feeling of loyalty to the school, accepted salaries which were less than their services entitled them to, and which are paid to others of even less character and ability in the schools of the state. Matters pertaining to the repair of the building and the supply of material for the school-rooms were curtailed to the last degree. We have struggled for an existence. In this we have succeeded. And yet we have done more. The scholars have acquitted themselves most creditably, and the character of the school has greatly advanced. Prof. Kelsey, after nearly three years of faithful service, resigned his position as principal, to enter upon an important professorship in Hamilton College. The trustees felicitate themselves in having been able to fill the vacancy by the election of Henry P. Warren. Mr. Warren has been closely iden-

tified with the educational interests of the state for nearly eight years. No more scholarly, energetic, broad-minded, and thoroughly practical man could well be found for the important work of reconstructing the school, and placing it where it is found to-day, on true normal-school principles. The school, in view of the meagre sum of money which was allowed to be expended upon it, and the brief service which Mr. Warren has given to it, may well challenge the scrutiny of all candid and intelligent men. It only needs that the state shall now deal generously, we might say even justly, by this normal school, and that it continue under its present wise and efficient management, to make its success certain, its honor and usefulness increasing with the years.

At a meeting of the trustees of the State Normal School, held at Plymouth, May 6, 1879, the following resolution was introduced, and, after a full discussion, was unanimously adopted : —

Resolved, That, in the judgment of the trustees of the State Normal School, the work intrusted to them by the state cannot be efficiently and properly performed under a less appropriation than \$5,000 per year.

BOARD OF TRUSTEES.

Rev. George B. Spalding, D. D., president, Dover ; Rev. King S. Hall, secretary, Lake Village ; His Excellency Natt Head, Hooksett ; Rev. Charles A. Downs, Lebanon ; Clinton S. Averill, Esq., Milford ; Hon. Hazen Bedel, Colebrook ; William M. Chase, Esq., Concord ; P. Brainard Cogswell, Esq., Concord ; Rev. G. L. Demarest, Manchester ; A. B. Heywood, Keene ; Rev. Howard F. Hill, Ashland ; Charles A. Jewell, Esq., Plymouth ; Hon. John D. Lyman, Exeter ; Benjamin M. Mason, Esq., Moultonborough ; Edwin A. Peterson, Greenland ; Charles F. Stone, Esq., Laconia ; Osman B. Way, M. D., Claremont ; Charles M. Whittier, treasurer, Plymouth.

INSTRUCTORS.

NORMAL SCHOOL. — Henry P. Warren, A. B., principal, Ellen M. Reed, Clara T. Clark.

MODEL SCHOOLS. — High School, Annie L. Lyman ; Grammar School, Nellie M. Thompson ; Primary School, Fannie M. Stone.

GRADUATES, 1879.

SECOND COURSE. — William A. Chase, Auburn ; Henry G. Hayes, Madbury ; John E. Robinson, Plymouth ; Sarah M. Sargent, Plymouth.

FIRST COURSE. — Nettie M. Chase, Deerfield ; Charles L. Coffin, Campton ; Sarah L. Cutter, Keene ; Emma J. Fowle, Pembroke ; Eva I. French, Pembroke ; Mrs. Isabella Ferrin, Bridgewater ; Addie E. Gould, Antrim ; Alice Gould, Pelham ; Clara A. Harvey, Nottingham ; Kate E. Harvey, Nottingham ; Evelyn D. Holt, Pembroke ; Helen M. Hough, Lebanon ; Sarah J. Kelley, Claremont ; Ella Richardson, Lyndeborough ; Georgie E. Stevens, Deerfield ; Fred A. Wells, Plymouth ; Capitola L. Wiggin, Tuftonborough.

NEW HAMPSHIRE STATE TEACHERS' ASSOCIATION.

TWENTY-FIFTH ANNUAL MEETING AT NASHUA.

The following report is taken from the *New England Journal of Education*.

This association met on the afternoon of October 17, in the High-school hall, at Nashua, N. H., President Edward R. Ruggles, Chandler Scientific Department, Dartmouth College, in the chair. Secretary, R. H. Perkins, of the Haven Grammar School, Portsmouth. There was a very good attendance of the teachers and educators of the state. The meeting was called to order by the president, at two o'clock, and the Rev. J. W. Wetherby, of Nashua, offered prayer.

On motion of M. C. Hyde, of Salmon Falls, the president was instructed by the association to appoint committees, which were as follows : —

Committee on Nominations. — Rev. C. A. Downs, Lebanon ; E. B. Powers, principal of the High School, Nashua ; and H. H. Hart, principal of High School, Dover.

Committee on Resolutions. — Hon. J. W. Simonds, Franklin ; S. W. Clarke, Portsmouth ; and W. E. Buck, Manchester.

Committee on Educational Journals. — Hiram Orcutt, princi-

pal Tilden Female Seminary, West Lebanon ; Dr. N. Barrows, Meriden ; and C. G. Ham, Farmington.

Committee on Enrollment. — M. C. Hyde, Salmon Falls ; Miss F. C. Hayes, South Newmarket ; and E. C. Burbeck, Nashua.

GEOGRAPHY.

The president then introduced the Hon. J. W. Simonds, of Franklin, who opened the discussion on the question, "What are the Best Methods of Studying Geography?" and was followed by E. J. Goodwin, of Farmington High School. The former speaker argued in favor of the synthetic method, and, in contrast to it, the analytic method was upheld by the latter.

They were followed by Dr. Barrows, of Meriden. It was urged that geography must be taught, as much as possible, objectively. The pupil must see the real object or a representation ; a globe, therefore, is indispensable to a competent understanding by the pupil. The "yes" and "no" method must be done away with. In the shape of maps, let the earth's surface grow under the pupil's hand.

At this point, the singing of "America" was introduced, Miss Bowman, a graduate of the Nashua High School, presiding at the piano.

ENGLISH GRAMMAR.

A discussion followed, on the subject of "English Grammar," which was opened, very ably, by E. B. Powers, principal of Nashua High School. The remarks of the speaker were received with frequent interruptions of applause.

He was followed by A. C. Stockin, agent for Harper Brothers ; M. W. Tewksbury, agent for Van Antwerp, Bragg, & Co. ; Rev. Edward R. Hodgman ; Rev. J. W. Wetherby ; C. G. Ham, of Farmington ; and Samuel W. Mason, supervisor of schools, Boston.

Grammar must be taught to a child too young to read, and continued through school life. Grammar must be taught in every recitation, by requiring the answer to be a complete sentence. It must be taught orally, by objects to be described, and it must be taught daily by exercises in criticism. Instead of its being a study for the first years of a grammar school, it is

more appropriate to keep technical grammar till the last year of the high school. The whole drift of the argument was, that constructive grammar, and not analytic, should be taught in the grammar schools and all lower grades.

SINGING. — READING. — KINDERGARTEN.

Singing was again introduced, after which the audience gave attention to Miss Anna M. Wilson, teacher of elocution, Boston, who read a paper entitled, "A Plea for Better Reading in our Public Schools."

A kindergarten lesson was then presented by Miss Anna Held, Nashua, who brought her class on the stage, illustrating with them, so far as the time would allow, some of the kindergarten games and songs, and the manner of conducting the exercises of a kindergarten school. The earnestness and gladness of the little ones were very attractive, infusing at least the latter feeling into the hearts of their elder witnesses.

The exercises of the afternoon closed with singing, at 5.30.

THE EVENING SESSION

began with an address of welcome by the Hon. Edward Spalding, president of the Board of Education, Nashua, who referred, in the course of his remarks, to the association's twenty-five years of growth, and predicted for it a successful future.

He was followed by President Ruggles, who responded heartily, but briefly, in behalf of the association. and proceeded to deliver a very interesting and ably prepared address. Avoiding those subjects already touched upon in the discussions, he spoke of various features of the educational system of New Hampshire, criticising in a very fair and practical manner.

Following in the order of exercises was an address by Hon. Charles A. Downs, state superintendent of public instruction, New Hampshire. This gentleman criticised the use of state funds by the country districts that supported no schools, and also the constant review that the scholars of such districts were subjected to on account of the change of teachers. He argued for a broader culture in teachers, and regretted that in many of them there was a lack of the missionary spirit.

After listening to some timely suggestions from M. C. Hyde, the treasurer of the association, in regard to its finances, the president introduced, as the last feature of the day's programme, a select reading, entitled "Daisy's Faith," which was very finely rendered by Miss Jennette Howell, of Lowell, Mass. It was well received.

Among some of the notable personages present in any way connected with education, beside those already mentioned, were Father John O'Connell, a member of the Nashua Board of Education, and Judge Worcester, of Nashua.

FRIDAY.—MORNING SESSION.

The exercises of Friday forenoon were opened before a large audience. Prayer was offered by the Rev. Mr. Alvord, of Nashua. The transaction of general business was announced in order by the president, but, as his invitation was not responded to, the first discussion of the day was introduced with a paper by A. W. Bacheler, principal of the Manchester High School, on "Class-Room Methods," — a vividly pictured exposition of discrepancies and specimens of farce in school education, proving, at least, that a discussion in a teachers' convention may be started with no mediocre and barren thoughts, merely because it is begun by the reading of a paper.

NORMAL SCHOOLS.

"Normal Methods of Teaching" was discussed by A. P. Kelsey, with special reference to the future of the State Normal School at Plymouth. He stated, that year before last about six hundred persons, wholly without experience in teaching, entered the work as teachers in the state of New Hampshire; and that this year a still larger number of the same class of persons were admitted to its school-rooms; and, further, that, on the average, to state the fact mildly, at least one school in every town was a total failure. He claimed that in this waste of energy was sunk money enough to support three normal schools. Professor Kelsey criticised the normal schools of Massachusetts and New York, affirming, that formerly Massachusetts did not turn out machine-teachers, while New York did; and that now New

York was the more liberal of the two in allowing individuality of methods, while Massachusetts was doing the work as performed years ago by the Empire State.

The discussion was renewed by E. R. Angell, principal of Pinkerton Academy, Derry.

At 10 o'clock, the report of the committee on educational journals was made by its chairman, Hiram Orcutt, of Tilden Female Seminary, West Lebanon, heartily endorsing the *New England* and *National Journals*, *Primary Teacher*, and *Good Times*, and earnestly recommending their thorough support by the teachers and officers of education throughout the state.

After the close of a short recess, Dr. N. Barrows, of Meriden Academy, read a paper on "Examination and Examiners." In a careful discussion of the oral and written methods, he exhibited that large experience that had enabled him to form so many accurate and tersely stated opinions upon the subject. He held the close attention of all, and his effort has elicited many commendations of his views.

By request, a select reading was then given by Miss Jennette Howell, Lowell, Mass., entitled "The Ride of Jennie McVail." It was a fine rendering, and was warmly applauded.

In the absence of Mr. J. R. Caverly, principal of the High School, Newmarket, Hiram Orcutt opened the discussion on the subject, "The District School." He said, that there could not be springs, lakes, and rivers, were it not for the great sea; neither could there be lamplight and moonlight without the sun; so the district school sprung from and depended upon the college. The district school was the people's college, and it was of the highest importance that in it the virtue and energy of the rising generation should be protected and developed. He deplored the present management of these schools as being hampered by selfish legislation. He argued for a more liberal support of the state superintendent, who could not, under the present management, look after the interests of education through the state.

The association then adjourned to meet at 2 P. M.

AFTERNOON SESSION.

The meeting of the afternoon was promptly called to order by the president.

Treasurer Hyde reported that the balance in the treasury, after deducting the expenses of the association, was \$18. The report was received and adopted.

The president invited Dr. Brown, of Hamilton College, and the Rev. Mr. Demarest, of Manchester, to address the convention, after which he introduced Miss A. L. Smiley, of Colby Academy, New London, who read a paper on the subject of "The Geography of New Hampshire," which was exhaustive in respect to the prominent physical features of the state and was well received.

She was followed by William E. Buck, superintendent of schools, Manchester, on the subject of "Oral and Written Examinations." He favored written examinations, and spoke of the important uses of school exhibitions. The discussion was closed by Superintendent Edgerly, of Fitchburg, Mass., who emphasized the course he had himself pursued with regard to determining the promotion of scholars. He argued, that it should be regulated both by an inspection of their late progress and written examinations, but that it should not depend upon the results of the written examinations alone.

By request, a select reading was given by Mrs. R. Parkhurst, of Lowell, Mass., entitled "The Schoolmaster's Visitors."

The answers to questions previously put in the Question-Box were given by Isaac Walker, of Pembroke Academy and state editor of the *New England Journal of Education*, Superintendent Edgerly, A. C. Downs, Dr. Barrows, and Professor Orcutt.

RESOLUTIONS.

Mr. Simonds, chairman of the committee on resolutions, offered the following report : —

A free system of state common-school education, with equal opportunities to all the youth, is essential to the stability and permanency of a republican government.

New Hampshire maintains a system of free schools, which

receives for its support an annual expenditure of \$600,000, which employs two thousand five hundred teachers twenty weeks annually, and expends \$5,000 for printing and distributing blanks, salary and expenses of a state superintendent of public education, and printing an annual school report.

Resolved, In the opinion of the members of the New Hampshire State Teachers' Association, the money appropriated for the support of schools would be expended with fewer losses and less wastes, if the entire management of all the schools in each town should be placed in the hands of one set of officers, consisting of six or nine persons, chosen for a term of years, and that the schools would thereby be conducted in a more efficient and successful manner.

Resolved, That an equality in school privileges requires that a part of the revenue for support of schools should be raised by an assessment upon the taxable property in the state, and distributed to the several towns in proportion to the attendance of scholars.

Resolved, That the laws establishing the office of state superintendent should be enlarged so as to make provisions whereby the superintendent would devote a part of his time in visiting the schools in different portions of the state for the purpose of guiding the interests of popular education.

Resolved, That a moderate sum should be set apart for the support of normal institutes, for the drill and instruction of persons intending to teach.

Resolved, That the State Normal School deserves the support of the state and the favor of the friends of education, and it is believed that the school can be successfully managed if properly sustained.

Resolved, That the president of this association be directed to appoint a committee of three persons to present the purposes of these resolutions to the executive and legislature of New Hampshire, next June.

Special resolutions were offered relative to the death of Prof. E. Knight, of New London ; to the formation of an institute at Hinsdale ; approving the labors of State Superintendent Downs ; of thanks to President Ruggles ; and to railroads, hotels, and citizens of Nashua for courtesies and favors.

MISCELLANEOUS PROCEEDINGS.

Hon. J. W. Dickinson, of Massachusetts, was elected an honorary member of the association.

Before any action was taken on the report of the committee,

another resolution was offered by H. P. Warren, of Dover, as follows : —

Resolved, That we deplore the action of the legislature in cutting down the appropriation for the State Normal School, and respectfully ask the incoming legislature to liberally support it.

This resolution and the report of the committee were received and adopted.

The Hon. J. W. Dickinson, secretary of the Massachusetts State Board of Education, was introduced at 4.25 P. M., and by way of introduction explained that the paper he was about to read was prepared in view of a petition that would be presented to the next legislature of his state asking for an appropriation to maintain school superintendents in each town. The paper was a very able one.

OFFICERS.

The committee on nominations reported for the ensuing year as follows : —

President. — Edward R. Ruggles, of Chandler Scientific Department, Dartmouth College.

Vice-Presidents. — E. J. Goodwin, principal of the high school, Farmington; E. B. Powers, principal of the high school, Nashua; E. C. Burbeck, principal of the grammar school, Nashua; D. C. Allen, superintendent of schools, Concord; H. H. Hart, principal of high school, Dover; Miss A. L. Smiley, Colby Academy, New London; Miss Ida C. Allen, high school, Dover; Miss Clara J. McKean, Spring-street grammar school, Nashua.

Councilors. — C. A. Downs, superintendent of public instruction, Lebanon; D. A. Clifford, Ash-street grammar school, Manchester; G. J. Cummings, principal Kimball Union Academy, Meriden; S. P. Blanpied, Milford high school; A. W. Bacheler, principal of high school, Manchester; D. G. Thompson, principal grammar school, Dover; Isaac Walker, principal of Pembroke Academy.

Secretaries. — R. H. Perkins, principal Hanover grammar school; W. H. Gardiner, Portsmouth.

Treasurer. — M. C. Hyde, high school, Salmon Falls.

CLOSING PROCEEDINGS.

In the evening Professor Marshall, of Fitchburg, Mass., gave his illustrated lecture on the Yellowstone park, and was followed with select readings by B. F. Dame, of the Lincoln-street school, Manchester.

So closed the twenty-fifth annual meeting of the New Hampshire State Teachers' Association, — one of the best meetings it has ever held.

ADDRESS OF THE PRESIDENT.

PROF. E. R. RUGGLES, DARTMOUTH COLLEGE.

This association celebrates to-day, its twenty-fifth anniversary. I know not whether a single one of the original members is with us. Some have been called to important positions in other states, a considerable number have left the profession, a few still live among us in honorable retirement, many rest from their labors and their works do follow them.

The period has teemed with great events. Our own country has been called to pass through the ordeal of fire and blood. Hardly a great nation of the civilized world but what has been engaged in civil strife or foreign conflict.

Science, continuing its beneficent course, has made such astounding strides that to the common mind there seem no more worlds left to conquer.

During this quarter of a century, filled with dread forebodings, terrible realities, brilliant hopes, and splendid achievements, nearly a generation has passed away; on the stage there are new men, before us there are new issues.

All this time this association has gone steadily forward, sometimes lagging a little, it is true, but ever doing, as best it might, its appropriate work.

Once a year it issues its call to teachers and all those interested in education to come together, and this call has always been heeded.

Meetings have been held in all the large, and in many of the smaller, towns of the state. Vital educational questions have

been discussed by our ablest teachers and educators, and frequently a lively interest has been aroused.

Through these meetings, not only has a new interest been awakened in the cause of education, but a spirit of inquiry has been stimulated on the part of the teachers, and many doubts and perplexities cleared away. Attention has been called to new methods of instruction and discipline, the good commended, humbug exposed.

To-day, the hermit is not the sage. Indeed, isolation is fatal to all true progress. The clam may be calm and self-poised, but he did not invent the phonograph. The teacher who would go forward must know what has been done and what his fellow-workers are doing.

This association offers to all the benefit of the knowledge and experience of each. It serves as a strong bond of union to us, its members, by exciting interest in each other through mutual acquaintance. It fills us with a profounder sense of the responsibility of our work, and should serve to impress us with the dignity and worth of our profession. We go away from every meeting inspired with a loftier purpose and resolved on more faithful endeavor.

These, in brief, are the main objects for which this organization exists. It has had an honorable career, it has done a quarter of a century of excellent work ; let it be our earnest purpose, as it enters on this new period, to increase its efficiency and extend its usefulness.

In performing the duty of the hour devolving on me as president of this association, I propose to touch on various subjects pertaining to the teacher and his work, avoiding all those on which papers are to be presented.

THE CHOICE OF A TEACHER.

Good morals and gentle manners are an essential requisite for a suitable teacher, and add to this a thorough knowledge of the subjects to be taught ; but this is not enough ; there must be facility of expression, vigor, enthusiasm, tact, self-control. He who cannot bridle his tongue and control his temper cannot govern others.

Because a young man has a college diploma, it may not be certain that he is fitted to be placed at the head of an academy or high school, or that a young woman is qualified to teach a common school simply because she is a relative of the committee or a friend of his wife. The times may be hard, the exchequer of the committee-man's relative in a deplorable condition, she may make a charming addition to his family, — but does it follow that she will inspire in her little flock a burning thirst for knowledge?

A young man may lead a college class and be helpless in a school-room. A good sermon does not imply the ability to teach.

When there is question of deciding as to a teacher's fitness by examination, it would seem that he should be judged by his peers, and that the examining board should be made up, as far as possible, of practical teachers. Teachers and lawyers are not called in to examine candidates in theology and medicine; why should the teacher be examined by a board of doctors, lawyers, and ministers? In our age this is certainly a conundrum. A candidate having passed an examination for a certain grade, I can see no good reason why he should not be allowed to teach in any school of that grade in the state, and have the privilege of presenting himself at any time for examination for a higher grade.

If the lawyer neglects his clients, the doctor his patients, they forsake him; if the clergyman lulls his congregation to sleep under the influence of dull sermons, he gets an intimation, that, in view of the hard times, it will be necessary to reduce his salary.

A teacher, to keep him awake to his duty, must have an examination, like the sword of Damocles, constantly hanging over his head. And this, it is claimed, is no hardship, entails no humiliation, but is rather an advantage, and, why not add, should be a source of perpetual delight, for which he ought to feel profoundly grateful.

It is the aim of every earnest teacher to make himself, as completely as possible, master of the subjects he teaches and their allied branches. Having taught and studied a certain class

of subjects for some years, he grows rusty in the details of subjects he has had nothing to do with.

It would seem to be a waste of time and strength that the teacher should be kept forever reviewing all sorts of topics, that he may extricate himself honorably from the hands of an examining committee. Let the teacher in all the higher grades of schools stand on the same ground as the doctor, the lawyer, and the minister: let him be examined once for all, and, if he becomes a drone or a charlatan, dismiss him.

DUTIES AND RESPONSIBILITIES OF THE TEACHER.

The first duty of the teacher is self-respect. On what is this self-respect to be founded? I answer, On moral rectitude, intellectual attainment, and the public estimate of his profession, this latter being largely dependent on his salary. A reasonable salary means the ability to live and dress like one's equals, to buy books, to maintain a family. The shabbily dressed, ill-housed teacher, with dubious credit at the grocer's, and empty book-shelves, will neither respect himself nor be respected by the public.

The teacher should insist on being fairly paid for his services. But he is often represented as a sort of missionary, as one who should be moved by higher considerations than the mere gaining of his salary; and so he should, his is a noble work, but these higher considerations are no more binding on him than on any professional man.

To those who, in these times of retrenchment, control teachers' salaries, I would commend the following from Edward Everett:—

“Education is a better safeguard of liberty than a standing army. If we retrench the wages of the schoolmaster, we must raise those of the recruiting sergeant.”

Before entering on his work, the teacher's intellectual training should be all that can be acquired in the circumstances in which he is placed. And the work should by no means end here, nor with a mastery of the text-books he is called upon to teach. He should remain a student, and that too even unto the end and in all branches of knowledge. He should constantly

add to the number of his books and make himself familiar with their contents.

The teacher who does not study is a mere organ-grinder, and will soon become a curious, but useless, fossil. But intellectual acquirements are not enough ; he should see to it that there is nothing awry in his manners or morals, and cultivate no less assiduously the moral than the intellectual faculties ; and, more than this, he should be like Chaucer's parson, of whom he says, —

“ But Christe's lore and his apostles twelve
He taught, but first he followed it himself.”

During the Middle Ages, the school was mainly for the training of youth destined for the church, and education was mainly theological ; but to-day, in our land, the school opens wide its doors to all, that all may be trained for the duties of good citizenship. The school is not an incipient theological seminary, but it should be Christian, based on the sublime truths of God's word, and we should look well to it that the Bible be not banished from our public schools.

Said Rufus Choate : “ I would not take the Bible from the schools so long as a particle of Plymouth Rock was left large enough to make a gunflint of or as long as its dust floated in the air.”

It is in the home that the first and most lasting religious impressions are given, and it is here that the moral training should be received to be supplemented by church and school. But in how many a home is this moral training utterly neglected, in how many is the pure young heart corrupted.

Stepping aside, then, from what is the legitimate work of the school, the teacher should do what he may to remedy neglect, to counteract evil influence. A few moments each day might well be devoted to inculcating the principles of a sound morality.

SHIFTING CHARACTER OF THE PROFESSION.

Complaint is often made of the shifting character of the profession.

The laws of our state exclude from the practice of medicine all who have not received a regular medical education. What

security have we against tramps and charlatans? In many localities, the door of the school-house stands wide open and the committee-man receives them with open arms. When the tramp and charlatan enter, the teacher goes out.

Teaching, though not as much as formerly, is still a grand highway to greener fields beyond.

Were the position and the rewards what they should be and what they might be, the larger portion of those entering the profession whose training and aptitudes fit them for it would remain, there would be a survival of the fittest. To accomplish this, the district system, which has done an excellent work and which is strongly rooted in the public heart, must be much modified, if not done away with altogether. That so many young men teach for some years before entering on their proposed profession, that so many lady teachers soon cast anchor in some sheltered haven, is not an unmixed evil. This fresh element comes with youth, vigor, and enthusiasm, and often does excellent work.

COMPULSORY EDUCATION.

In this country, every child is entitled to some education. More than this; the principle seems to be tolerably well settled that every child must get a certain amount of education. In case of parental neglect in this regard, the state steps in as it does in many other cases of neglect of duty.

There is a general agreement in regard to the amount of education the state ought to insist upon, but how much it should offer is an open question. All should receive what we call a good, common-school education. A certain number desire a higher education, and a few the highest, — a college education. Now, in the interest of the state as well as of the individual, this desire should be gratified, the only question being in regard to the manner. In every town of any considerable size there should be a high school, with a course of study which will give a good, substantial, English education.

If the town have adequate means and the number of pupils will warrant it, such a course in Latin and Greek should be maintained as will fit for college; but this should not be done

to the detriment of the rest of the school. For, after all, is it not more important that the ninety and nine should have a good, thorough, English education, than that the one should have an opportunity to study the dead languages? Shall then the one be sacrificed for the ninety and nine? Certainly, if that must be, but this is not necessary; for such, there are schools scattered all through our state,—the academies. It is often said, that the academy was useful once, but that it is no longer needed, that the high school is to take its place.

In large towns, the high school stands at the head of the public-school system, and may perhaps render the academy unnecessary. In very many portions of our state the academies have still a great work to do, and they will, I trust, be maintained.

This may answer for the children of well-to-do parents, but are the poor to be cut off from liberal culture? The poorer children are quite as likely to go to the academy as the rich, and more likely to profit when they get there. Besides, the towns might establish prizes which would enable poor children of marked ability to go through a course of liberal culture. In this way none would be defrauded, nobody burdened.

OVER-EDUCATION.

One of the latest warnings is against over-education.

The young women, it is said, who complete a course at the academy or high school, are not inclined to make their chemistry useful in baking bread, or their physics in handling a broom. These things are left for the mothers. The young men are unwilling to learn a trade or work on the farm. They must at least have some occupation that will allow them to wear a paper collar.

That there are many such cases is, I fear, too true. But is it a fact that they have been spoiled by over-education? I believe not. They may have been spoiled by false education, given at home or in school, or by both combined.

By education, I understand a symmetrical development of all the faculties of the mind, qualities of the heart, and powers of the body. Of this, the more the better, whatever the station in

life of the recipient. In cases where apparent harm has been done by over-education, it is fair to inquire what the children were before being spoiled, and then see what it was that spoiled them. Philosophers assure us that monkeys have been developed into men, but how many a splendid monkey must have been spoiled in the process. We inherit certain powers and faculties, which may be much modified, but can never be wholly changed. No gardener can develop a thistle into a rose-bush. No system of education can train some children to be sturdy, efficient men and women.

One day a damsel came into a photographer's to have a tin-type taken for a *friend*. The artist did his best, but could not suit her. When he showed her the result of the *ninth* sitting, she declared it perfectly horrid. The artist, never renowned for his chivalry, at the end of his patience said to her, "Miss B., if you want a handsome picter you must git some other gal to sit for it."

Where harm is done, the material being good, by education allopathically administered, there must be something wrong in the ingredients or in the composition. In all our higher schools the tendency is to high pressure. Here is the programme of the studies in a high school for the third year of the course:—

FALL TERM. — Rhetoric, Geometry, Geology.

WINTER TERM. — Rhetoric, Rhetorical Composition and Analysis, Geometry, Astronomy, English Literature.

SPRING TERM. — English Classics, Geometry and Algebra, Zoölogy and Botany, American Literature, Logic.

On an average, fifty exercises, or even less, would seem to be given to each of these subjects as they follow each other in rapid succession. The subjects are all excellent. The dose may be compounded in due proportion, but are there not too many ingredients? May they not induce mental dyspepsia, or at least indigestion, since few boys and girls of fifteen or sixteen are intellectual ostriches? Teachers should see well to it that while in school pupils observe the laws of health. But as a rule they should not undertake the physical training. It seems to me unnecessary and undesirable that our schools should have a gymnasium, fitted up with all the modern paraphernalia. There is the farm,

garden, shop, woodpile, kitchen, or some work where a helping hand may be given, the body strengthened, and habits of industry formed. It is no doubt true that many boys and girls do not turn their attention to these things when out of school. If their studies leave them no time, then the department of education is interfering with the inferior department. But it is to be feared, that many parents do not care to have their children work out of school, and practically teach them to shun labor. Ninetenths of our young people are to get their living by what may be termed hand labor, though the day of mere muscle has passed, and the day of brains has dawned. Nearly every form of industry now demands the ingenious brain and the cunning fingers of educated labor. If our young people, through excess of study, through the false notions of friends, or through both combined, neglect hand work, gradually acquire a distaste for it, and finally come to despise it, the less of such education the better.

The tendency of our times is towards mechanical appliances ; the head must save the hands. Naturally enough we have school machinery, — rewards of merit, prizes, recitation marks, daily averages, weekly reports, monthly reports, and the rest. This system attempts to do for children and youth what the world does for men and women, and is, I think, sound in principle. But in many schools the machinery is getting somewhat complicated, and the work which it brings upon the teacher burdensome in the extreme, so much so that the teaching is likely to suffer. To those who are in the way of inventing new school machinery I would commend Mrs. Shelley's *Frankenstein*.

The hero of the story, *Frankenstein*, after long study discovers the secret causes of life and tries his hand at creation. The result of his attempt is a being of gigantic proportions, who becomes the bane and torture of his life. The monster, feeling that he is unlike human beings, in revenge for the injury inflicted upon him by his creator, murders his friend and his bride, and finally pursues *Frankenstein* himself to wreak vengeance on him. *Frankenstein*, however, flies and makes his escape, but only to die from fear of the monstrosity he has himself created.

Ladies and gentlemen, we are assembled here to-night in the

interests of a noble cause. Let us remember, that mental training shapes that basis of qualities, good or bad, which lie at the foundation of the state, and that the state where ignorance prevails can do no great work for the race, can leave no proud record.

It was the boast of Themistocles that from a small state he knew how to make a great nation. This in some sense has been done for New Hampshire, and can be done in still fuller measure by giving the whole people the best practical mental training, — a training which shall develop the noblest types of manhood and womanhood for the place and the hour; a training which should begin in the cradle, be continued by the fire-side, and in the church and school. We often proudly call our state the Switzerland of America; the right to this designation God granted when he planted our grand mountains, and gave us our beautiful streams and smiling valleys. The commanding influence New Hampshire has exerted has been won through the intelligence, manly vigor, and high moral qualities of her people. If this influence is to be extended and made more potent, it must be through higher mental culture, the diffusion of useful knowledge through the whole mass of our people. It must not be a culture showy and fanciful, a culture which trifles with the great realities of life and affects to despise what the fathers held most sacred. It must be the culture of mind and heart, of the whole man. It must be one which gives force, power, intellectual and moral vigor, one which impels its possessor to do his whole duty whatever may be the issue. Let the promotion of such a culture be the object of our highest ambition.

CLASS-ROOM METHODS.

A. W. BACHELER, MANCHESTER.

One of the most hopeful signs of progress in Massachusetts to-day is a desire on the part of teachers to become acquainted with better methods and to learn the *science* of teaching.

It must be acknowledged, that, hitherto, teaching as a science has not received the attention it deserves. Our instruction has been to a large degree empirical, or based on theories not

founded on scientific knowledge. In education, as in other professions, there always has been, and probably always will be, a wide margin for differences of opinion in regard to principles and methods. If, in the science of medicine, two thousand years of study and investigation have produced no theory of therapeutics which meets with general acceptance, but doctors disagree as in the days of Hippocrates and Galen; if, in the science of jurisprudence, it is true, that no statute can be drawn that is not susceptible of, at least, two diverse interpretations, and that it has come to be an axiom that nothing is so uncertain as the law; if, in theology, every advancement would seem to be in the direction of diversity, — is it strange, that education, which deals so largely with the human intellect, whose laws are but imperfectly understood, should have its diverse theories and methods? And yet no one doubts that in each of these sciences there are great fundamental principles on which all true methods must rest.

If there are natural and fixed laws of development in the human intellect, — and this is unquestioned, — then in education there must be a true, a best method. Absolute truth, even if desirable, is unattainable in this life, but every reaching out after truth is a hopeful sign of progress. To enable the teacher to do this, he should have the means of studying the history of education, and of learning the thoughts and experiences of the world's great educators. Up to the present time, these means have not been placed within reach of the mass of American teachers.

The individual or organization that shall succeed in enabling our teachers to procure, at reasonable cost, the works of the great writers on educational subjects, will confer lasting benefit on the cause of education in this country.

A noticeable feature in the school system of Massachusetts to-day is educational statistics. This is an age of facts and figures, of programmes and percentages. So far as these statistics show the real or comparative condition of education at the present time, so far as they enable us to study the progress and historical development of education in the state, they are undoubtedly valuable. Appended to the last report of the

Massachusetts Board of Education is a vast amount of information not heretofore accessible, in regard to the origin and history of the various institutions of learning of the middle and higher grades in this state, of great value to every intelligent citizen of this commonwealth. But is there not reason to suspect that this matter of statistics has been carried about far enough?

When we enter our school-rooms, and find our desks covered with circulars demanding to know the exact height, measure, weight, and complexion, the nationality, parentage, sex, and age, of each of our fifteen hundred pupils; when we are asked to describe the site, altitude, and surroundings of our school-building, the depth of basement, its condition of humidity or dryness, to give a minute description of the outbuildings and sewers, to state what we know about the various diseases to which school-children are liable; when we are required to make out daily, weekly, monthly, semi-annual, and annual averages and percentages; when every specialist demands the privilege of entering the school-room to obtain information in regard to his hobby, — we sometimes sigh for the old times when examinations, per cents, and diplomas were unknown.

Is there not some danger, that, in all this nicely adjusted mechanism, the pupil will be forgotten, or regarded as only a cog in one of the wheels of the great educational machine and not a living entity endowed with powers and capacities to be developed as an individual, responsible soul? Is there not danger, that the pupil himself may feel that the machine will move on and perform its work without his help, that he may throw off responsibility, that it will make little difference whether he works or shirks? I am not of those who believe that there has been no advancement in the schools or that the former days were better than the present. On the contrary, those of us who have passed the meridian of life and who *know* the present condition of the schools have only to contrast the school we first attended with the average one of to-day to be convinced of the superiority of the latter.

But were there not some excellences in those schools of former days which it were well for us not to forget?

In those days, when examinations and per cents were unknown,

when the pupil, without the aid of class-work, apparatus, or black-board illustration, sat down by himself and for himself to obtain mental food from the printed page before it was masticated by the teacher ; when, unaided, he worked out his difficult problems, taking pride in grappling with and overcoming difficulties, — he undoubtedly labored under great difficulties compared with the pupil of to-day. His *capacities* were poorly developed ; he would have made a poor show on an annual written examination in any one of the dozen tests to which our pupils are now subjected ; it is doubtful whether he could have obtained even a second-grade diploma. But were there not some advantages in that kind of discipline ?

Did not the pupil obtain a certain strength and vigor of mind, a kind of self-dependence to which our pupils now are strangers ? May we not lose in faculty what we gain in capacity ?

There is a passage in one of the works of that sturdy writer, George Macdonald, which is so apt that I beg leave to quote it. He says : “ The increase of examinations in our country will increase its capacity and diminish its faculty. We shall have more compilers and reducers, and fewer thinkers ; more modifiers and completers, and fewer inventors.” It seems to me this quotation is worthy the attention of those who would study the educational tendencies of the present day. What is most wanted in our schools at the present time ? In our cities and large towns, certainly not more supervision, not more statistics, not more intellectual training ; but the most urgent need is that kind of teaching which shall train the moral as well as the intellectual powers, which shall symmetrically develop the pupil's best faculties, which shall teach him to know and to feel his responsibilities as an individual, accountable being, and which shall best fit him to perform the duties of a man and a citizen in the community in which he may live.

Says Montaigne : “ In my opinion, the first lesson which should quicken the understanding of the young, should be intended to form their morals and their perceptions ; to teach them how to know themselves, to live well, and to die well.” In our anxiety to prepare our pupils for the test examinations, have we not sometimes overlooked the fact that there is one portion

of the child's nature whose neglect may worse than nullify all our mental training?

What avails it that your pupil be taught to execute the most beautiful style of penmanship, if the skill thus acquired be used in fraudulently manipulating notes of hand and raising certificates of stock? Why teach him to be quick in figures, if his skill in that direction is to be employed in making a false report to conceal the rottenness of an ill-managed, extravagant corporation? Why give him a thorough knowledge of chemical analysis, if that knowledge is to be employed in undermining the public health by adulterating our daily food and drink? Of what value is his study of politics and civil government, if the knowledge thus obtained is to be prostituted to the low arts of the demagogue and the ward politician? Why teach him the orator's art, if that art is to be used to excite the passions of the commune and the mob, to debauch public virtue, to destroy public faith, and impair the national credit?

While our school authorities have been careful to eliminate all religious instruction from the schools, have we forgotten, that, above all school committees, superintendents, and supervisors, the statutes of Massachusetts have laid down a complete course of moral instruction, which is binding on every teacher in this commonwealth?

As it has not been the custom, I think, of late, for the teachers of this state to receive this programme from headquarters, you will pardon me for calling attention to its requirements. The statutes of Massachusetts declare, that "It is the duty of all instructors of youth to exert their best endeavors to impress on the minds of children and youth committed to their care and instruction, the principles of piety, justice, and a sacred regard to truth; love of their country, humanity, and universal benevolence; sobriety, industry, and frugality; chastity, moderation, and temperance; and those other virtues which are the ornament of society and the basis upon which a republican constitution is founded; and it shall be the duty of such instructors to endeavor to lead their pupils, as their ages and capacities will admit, into a clear understanding of the *tendency* of the above-mentioned virtues to preserve and perfect a republican constitu-

tion and secure the blessings of liberty as well as to promote their future happiness, and also to point out to them the evil tendency of the opposite vices."

Here is a course of instruction which no sensitive parent can forbid, from which no school authorities can excuse us, no jealous priesthood can absolve us. "Piety, justice, and a sacred regard to truth." Is there not an ample field for instruction in these branches? Are impiety, injustice, and untruth so rare in your schools as to render this instruction unnecessary? "Love of their country, humanity, and universal benevolence." Is there anything of which this country stands in sorer need to-day than the practice of these virtues? "Sobriety, industry, and frugality; chastity, moderation, and temperance." Need we go far to find illustrations from which to point out the evil tendency of the opposite vices? Instruction in these branches is not recognized in the annual examination, it is not shown in any one of the scores of columns of per cents, it does not add to the display on exhibition-day. But may not the neglect of such instruction be seen in the records of our criminal courts and the statistics of our penitentiaries? in the political corruption, the commercial frauds, the social scandals, and the hideous crimes which have deluged our land during the last few years?

Is there no connection between the early training of childhood and youth, and this harvest of crime?

The traveler on the mountains of Switzerland will have his attention called to a little cottage, the two slopes of whose roof divide the waters that flow to the north from those that flow to the south of Europe. Every drop of rain that falls on one side of that cottage, flowing through the storied valleys of the Rhine, finds its way to the shores of northern Europe. Every drop that falls on the other side, winding through the beautiful vales of Italy, finds its way to the broad expanse of that sea that bears upon its bosom the fleets and argosies of the world.

Surely, if there be any truth in words of the wise, if anything is to be learned by the teachings of history, if any reliance is to be placed on the biographies of the wise and the good, or the foolish and the bad, there *is* a connection between the child's early

instruction and his future character. The responsibility, however, for this instruction is divided. But a small portion of the pupil's life is spent under the eye of the teacher. Is it strange, that the influence of the street, of associates, of the family, should be more powerful than that of the teacher? The latter should be held answerable only to a limited degree for the results of the pupil's moral training.

Let us, however, gladly accept our share of this divided responsibility. And what higher ambition can inspire the heart of a teacher than to be able to exert an influence on the character of an individual, a community, a nation? What grander monument, fellow-teacher, do you desire than that your pupil in after life may be able to say: "He was the man, she was the woman, who taught me not merely to read, to write, to cipher well, but who showed me how to govern myself; who taught me to hate all that is mean, selfish, and dishonorable; who opened my heart to the love of all that is good, and beautiful, and holy; who taught me to be loyal to truth and duty; and who inspired me with an ambition to consecrate my life to the honor of my country, to the welfare of my race, to the glory of my Creator?"

EXAMINATIONS AND EXAMINERS.

N. BARROWS, M. D., MERIDEN.

In most of our colleges and other public and private schools, there are held at the close of each term, or at the end of the school year, what are called "examinations." These exercises are variously conducted, and are made to subserve widely different ends. It is of these so-called examinations, and of those who conduct them, that I wish to speak in this paper.

With rare exceptions, the professor or teacher is not, with us, the ultimate authority in the management of the school; hence, it is necessary that the board of trustees or regents, who hire him, and to whom he is responsible, should contrive some means of learning what he is about, and whether the school is accomplishing the ends for which it was brought into existence.

The president or principal of the school has, very generally,

previously been made one of the board of trustees ; and it is a remarkable fact, that to him is very often intrusted the selection of the gentlemen who are to pass upon him and his co-adjutors, as well as the pupils under their care, and pronounce upon their qualifications and success.

The examination approaches. The principal writes to this man, to that man, to the other man, asking them to be present in the capacity of examiners. This man says : " I have long felt the deepest interest in the welfare of your school ; but I have married a wife and cannot come." That man replies : " I regret exceedingly that circumstances are such as they are ; but I have bought five yoke of oxen and go to prove them : I pray thee, have me excused." The other man, thinking that the examination means something, honestly says : " I should be happy to serve you as requested, but it is so long since I had anything to do with these branches of study that I do not feel myself competent to act in that capacity, and must decline." After much searching, two or three gentlemen are found who reply : " You are not to rely on me, but I may be present, if other duties will allow."

Nine A. M., the hour assigned for the geometry examination, finds thirty expectant youth in their appointed places. No examiner present. The teacher must be punctual, whether the examiner is or not. He sees his opportunity. He calls up one of the poorer scholars, rapidly asks him such questions as he can readily answer, then another, and another. By the time ten have been thus examined, one examiner arrives. Sixty minutes remain in which to examine twenty scholars in the first half of Olney's Elements of Geometry. Three minutes to each. In order to make the thing fair, and satisfy the examiner that every thing is right, he is asked to assign. He opens the book at random (he has no time to do otherwise), and assigns. The pupil finishes what he has to say on the subject. If he has drawn an easy proposition, he is triumphant ; if a difficult one, he fails. The examiner, that he may be about the business he has been invited to do, asks a question or two, having more or less point and pungency, smilingly nods satisfaction to the teacher, and another pupil is called.

The bell rings while yet several remain to be examined. The Anabasis class is assembling. The teacher must not trespass on the time of another class. The rest of the exercise is waived.

The Virgil class, being a very important one, and, withal, abounding in good scholars, is assigned to a very eligible hour of the afternoon of the second day. When the examination is half through the coachman calls. The examiner regrets that it will be necessary for him to leave immediately, in order to catch the train.

In a few days, a report is made to the trustees, giving a glowing account of the splendid series of examinations just concluded at — academy.

Now the trouble with all this is, that no really earnest purpose appears on the part of any of the parties to this transaction ; and no serious and definite end is sought, which gives the examination a right to be.

No class of persons can be found more loath to be trifled with than the youth, so earnestly and at so much self-sacrifice seeking a thorough training for their life-work, in our schools ; nor shall we find any quicker than they to detect sham and humbug. For their sakes, then, if on no other account, it is worth while to inquire what an examination should be.

The vital question at once arises, What is this examination for ? What is to be determined by it ? If its purpose be simply to bring the school before the public, that they may learn its spirit, its methods, and the character of the work done in it, then we have an exhibition, and not, in any proper sense of the word, an examination.

But if the question be, "Is this young man fitted to enter college?" then a widely different end should be sought, by widely different means.

The purpose of an exhibition is to call the attention of the public to what we have to exhibit, whether it be a peck of apples at a county fair, or a class in Cicero at the academy. Our hope is to induce people to buy our apples, or send pupils to our school, as the case may be. The purpose of our examination is to find out whether the person or thing examined has

certain qualities or qualifications claimed. And one vital element of an examination, to which we propose to ask young gentlemen and ladies to submit, is, that there be some important question pending which is to be decided by their success or failure ; otherwise we are trifling with them.

When a young man presents himself for admission to college, the question raised is a plain one to both parties, and he is admitted or rejected on the strength of his examination. Similarly, when, in the progress of a certain class, its members are required to submit to an examination, it should be with the plain understanding that upon its results their future career will depend ; otherwise what motive have they to prepare for it ? So, when a study has been completed, the question is : " Have you mastered this subject ? " If you maintain your claim, take up the next branch ; if not, go over it again.

It would seem, then, that whenever young people are examined, one of these three questions should be pending : Ought you to be admitted to this class ? Ought you to go on with this class ? Have you mastered this subject ?

But, waiving for the present the consideration of the examination proper, let us look for a few moments into the conduct of those so-called examinations, which are really exhibitions or public recitations. The purpose of these being clearly understood by all concerned, they may be so managed as to be of the greatest value.

The trustees of the school should permit rather than require such exercises. Their management should be entirely in the hands of the board of instruction. If the principal, acting as their representative, think best to extend a special invitation to a few friends to be present and learn what the school can do, — very well, that is his privilege ; but he should not be required to do this.

Moreover, it is not only right, but eminently desirable, that he should select, from the whole number of classes under instruction, such as will make the best appearance, and do him and the school the most honor. And here we may fall into grave error by failing to recognize the soundness of the principle, so generally admitted in the common affairs of life, that a man is most

fairly judged, not by his average daily work, but by the results of his best efforts put forth in his best moments.

We judge Tennyson by his "In Memoriam," Gray by his "Elegy," and Hawthorne by "The Marble Faun."

No sane man takes his average peck of apples to the county fair, in the hope of winning a prize ; but the very best he can command.

When our representative at the court of St. James proves to be a weak, selfish man, of mean abilities, the nation is disgraced ; because it is properly assumed that we have sent our best man. So, at a school exhibition, the principal simply shows his common sense when he presents his best classes. Still further, not every member of these classes should be allowed to appear. If there be one who has failed to come up to the minimum standard, through unfaithfulness in the term's work, he should be privately informed that he will not be called on to recite, that the class and the school do not wish to be represented by him.

One thing more. Such a public recitation should never be allowed to have the slightest weight in determining the term's standing of the pupil.

In some of our colleges, it is still the custom to give to such an examination as has been described one-third or one-fourth the weight of the whole term's work. This frequently results in the grossest injustice to individual students.

The bold, brazen-faced youth, having just dismounted from his high horse, by riding on which he has barely succeeded during the term in keeping his head above water, who has not sensitiveness enough to fear, and no scholarship to lose, will frequently, when the passage assigned him has chanced to be free from peculiar difficulties, pass such an examination as to raise his standing ; while one known by all to be nearly at the head of his class, well-nigh fails from simple nervous anxiety.

The speaker well remembers the bitter sense of injustice he felt, when he learned that his term's mark had been seriously lowered by his failure to answer the simplest questions, and to work a fair problem in Calculus, being paralyzed by the mere dread of failure.

But let an examination proper be instituted, and the whole

aspect of affairs is changed. We are entering upon serious work. The question with regard to each member of the class before us now is, "Ought you to remain in this class?" or, "Have you mastered this subject?" To such an examination, the public will probably not be invited, for it cannot be made interesting to them.

Who should be the examiner? Obviously not the teacher of the class. If I have been over the road forty times in broad daylight, why need I travel it once more in the darkness of night, that I may know the way? The teacher has examined the scholar daily for a whole term, in the most critical manner; need he, under circumstances peculiarly embarrassing both to himself and his pupil, subject him to one more trial, that he may know whether he has done his duty in his study and the class-room? And yet this is the theory on which the present style of examination is based.

Again, simple justice requires that precisely the same questions should be asked of all the members of the class. The only way in which this can properly be done is by a series of written or printed questions, with plenty of time, plenty of paper, and plenty of patience.

And, most important of all, the examination should be a finality, its results conclusive. The speaker once prepared, with great care, a series of questions designed fairly to test the qualifications of a large number of candidates at the opening of a new school. The friends of a few of the many candidates who failed to pass prevailed upon the committee to require a new series of questions to be furnished, that their pets might still obtain admission.

By this course, a spirit of insubordination was roused, which it took more than a year to eradicate, while the task of keeping up the standard of admission was rendered doubly difficult.

On the other hand, when Smith College was opened, three years since, but a handful of the many applicants were admitted, and the present standing of that institution has fully vindicated the wisdom of the course pursued.

By this discussion it will be seen that the speaker finds very little place for the examination proper, except in the admission

of pupils. Indeed, I question very seriously whether it would not be better to abolish all other examinations in our ordinary school work ; for if the faithful, competent teacher does not know already whether the pupil is fitted to go on, pray how is he to learn it, or who is to show him ?

Such a case as that of our normal school, where the state has, in process of education, teachers for her common schools, must form an exception. Hence, it is her duty to appoint men eminent both as scholars and teachers, and no others (for it is a rule of English justice that a man shall be tried by his peers), whose duty it shall be to pass upon the qualifications of all candidates for teacher's certificates, after a thorough examination. These commissioners will not care to how many exhibitions or public recitations the school may invite the public, but the examination should be private, or with only witnesses enough to insure perfect fairness ; for it will be mortification enough to a candidate to be rejected, even privately, and some will fail, if the examiners do their duty.

Solomon says, "To every thing there is a season, and a time to every purpose under the heaven ; a time to be born, and a time to die ; a time to cast away stones, and a time to gather stones together ; a time to keep silence, and a time to speak." So we think that there is a time to examine, and a time to exhibit ; but that the exhibition comes after the examination is over.

EXAMINATIONS, ORAL AND WRITTEN.

WILLIAM E. BUCK, MANCHESTER.

The methods and results of the two forms of examining pupils and teachers are matters of fact rather than of theory ; and we have, therefore, only to place the facts before us as fully and impartially as possible, in order to determine the relative merits and proper use of each.

The last day of a term of school, commonly known as "Examination Day," probably discloses, in the common way in which schools are orally examined, as little of the real progress and

character of the school as any contrivance that could plausibly be invented.

In the first place, there is not sufficient time for conducting the examination with any respectable degree of fairness or thoroughness. In a school of forty pupils, who may reasonably be supposed to have had for the term as many as three studies each, there would be less than three minutes in which to ascertain the progress and standing of a pupil in any study, if the time should be equally divided, though a whole day be taken for the examination ; and not more than a minute and a half can be allowed to each pupil in his several studies, when only the usual half-day is taken.

Because of the impossibility of applying even tests to all in the common form of oral examinations, it is no matter of surprise that pupils occasionally fail to answer any of the two or three questions put to them, though both they and the teacher know that these same pupils could have correctly answered every other question put to the entire class. As another consequence of the lack of sufficient time for properly conducting examinations under the oral form, but a small portion of the pupils are tested in all of their studies ; and if those classes which can make the best show are not known to be selected, there remains the unsatisfactory feeling, that such may be the fact. Indeed, such a choice may not be regarded as unnatural ; but the opportunity for an unfair representation of the school does not end here. Most of us can probably recall how singularly it happened at some of our school examinations, that questions to which the correct answers had but a day or two previous been made very emphatic, were again put to us in the presence of committee, parents, and friends ; or, at other times, how out of the tenderness of a kind, and possibly good, teacher's heart, the questions propounded throughout the entire examination were tempered, like "the wind to the shorn lamb," to the known ability of individual pupils to answer them. Another species of unfairness occasionally manifests itself in the opposite extreme. A pupil really bright and quick to learn, but one who has greatly annoyed the teacher throughout the term, chiefly, it may be, because he was not given enough to do, suddenly finds himself, on

examination-day, appearing the dolt of the school ; nor does he comprehend how it happens that he is asked to answer two questions to one of his classmates, or that his are twice as difficult as theirs, until it occurs to him in the course of his persecution, that, in the opening exercises of the day, there were gravely read certain hard passages of Scripture in regard to vengeance, revenge, etc.

There is scarcely any less unfairness and no greater thoroughness when the committee undertake to conduct oral examinations. They are generally the educated men of the town, and therefore likely to be those whose social and business relations to the community are such that, though a school may have been poorly taught, they have no disposition to prove it a failure, at the risk of incurring the displeasure of their neighbors and patrons, by publicly displaying to them the shortcoming of their children ; and upon finding that they are unable to do otherwise, though their questions are as considerate as possible, they recommit the school to the teacher, who then, as expected, redeems the character of the show by asking such questions as he knows the pupils can answer.

In cities where there are several schools of the same grade, and the several grades are attempting uniform work, it is important there should be examinations, in order that it may be known, at the proper time, whether or not the required work of a class has been done in such a manner by individual pupils that they may with propriety be advanced to the work of the next grade ; and an examination for this purpose can scarcely be regarded as anything more than a useless farce, unless the method of conducting it is impartial, complete, thorough, and certain. Hence it is that in cities the examinations are chiefly written, and to some extent exhibitions are substituted in place of public oral examinations.

Written examinations are generally conducted by the superintendent, or in accordance with some of his plans by the teachers ; and it is particularly important that the teachers should either mark the results or critically examine the same after they have been marked.

In speaking of the comparative value of the two forms of

examination, we will only mention what may be observed by all.

In conducting an examination purely oral, the examiner does not become fully informed in regard to the form of the answer as it exists in the mind of the examined. The oral reply reveals nothing of the knowledge of the examined in regard to the orthography of the words used, of which very common ones — such as no one would ever think of submitting in an examination in spelling — might be found misspelled if the reply were written. There is also in the oral reply a similar concealment in regard to the knowledge of the examined in respect to punctuation and capitalization, and it may be regarded as certain that in the heat of an earnest oral examination many erroneous forms of expression are passed unnoticed.

Oral examinations, however, have these advantages over written; they reveal more of the disposition, temper, general information, culture, and genius of the examined; and they may be and generally are conducted with much less special preparation on the part of the examiner, and are not followed by the additional labor required under the written form.

It should be borne in mind, however, that the examiner is liable to be deceived in regard to the merit of the results of an oral examination.

Through admiration of distinguished personal presence and more than ordinary native talent, endowed with great volubility, the examiner is apt to enliven the examination by digressions and the discussion of subjects in which he may be most interested, or convert it into an exhibition of his own power to make interesting those subjects about which the examined has most information, apparently forgetful of the fact that the chief purpose of the examination is to discover fitness for a special work, on account of a certain degree of exact knowledge and ability to use it properly.

In a written examination, we have the ideas of the examined as he would express them after reflection; we also see his form of expression as clear or obscure, as grammatical or ungrammatical; his punctuation and capitalization, as correct or incorrect; and we not unfrequently have revealed to us some

form of ignorance about that which had been the subject of special drill till we supposed it was thoroughly understood by every member of the class, and we might, therefore, have passed it as mastered except for the deficiency discoverable only in a written answer.

Though it may be true that in the written form of examination we do not obtain all the knowledge possessed by the examined in regard to every point of inquiry, on account of his inability to make use of language sufficiently full and clear to express his ideas completely, we do discover it, so far as pertinent, in regard to most of his replies, and in regard to all of them so far as he can give his ideas unaided.

The chief points in favor of written examinations are that there is entire dependence of the examined upon himself ; time for thought ; adherence to the subject of inquiry ; evidence as permanent as may be desired of the exact answers made ; that they are excellent as exercises in the use of language and a systematic arrangement of parts ; that they make known to the instructor deficiencies of individual pupils, discoverable in no other form of reply ; that the answers can be, as they should be after correction, inspected by the pupil himself, who may thus be awakened to a desire for more knowledge of the subject, or of the principles whose application has shown him to be deficient in his form of expression.

At the close of an oral examination, the examiner usually finds himself without any record of the questions propounded or of the replies made ; and, in passing judgment which either remands the examined to his former state or advances him for higher work, the examiner has of necessity to depend upon his memory or impressions, both of which may be and generally are quite faulty, particularly when a whole class of pupils or any considerable number of teachers are examined at one time. As a consequence, for lack of a definite guide, the examiner renders a decision, which, to a certain extent, is hap-hazardous, being formed chiefly from what might or might not be expected from a given source, from prejudice or favoritism, from a charitable or uncharitable disposition ; in a word, from his emotions, and therefore liable to be unfair.

At the close of a written examination, the examiner has before him both questions and answers, and he has them in the exact form in which they were given. From these he can decide with great certainty, after making due allowance for any want of clearness in expression, as to the extent and character of the knowledge possessed by the examined in regard to special points of inquiry. He is not left to confusion of memory and general impressions, which too often lead the examiner to pass unjust judgment.

What I have written may now be briefly summarized thus : —

As practiced, the tests applied to individual pupils in the oral form of examination are dissimilar, and therefore valueless for purposes of comparison ; in the written examination, the tests in respect to both number and character are exactly the same for all. Under the oral form, there is but little time for thought ; under the written, there is much more time for this, and with certain minds time for thought is necessary or failure is the result.

In the oral, the examined is likely to get unintentional help from the examiner ; in the written, the examined depend entirely upon their own resources. From the oral, there is nothing definite and tangible from which a just conclusion can be certainly made ; after the written, the questions and answers are both at hand, and the value of the answers can be justly estimated. In the oral, for the lack of proper preparation on the part of the examiner, the questions submitted are not unfrequently quite imperfect tests ; in the written, the tests are usually carefully prepared, and therefore more likely to be adapted to the end in view.

From this brief consideration of the relative merits of the two forms of examination, we proceed to consider their proper application, which depends chiefly upon the purpose for which examinations are given.

When any considerable number are to be examined for classification, promotion, or the award of a prize or position, the written form of examination should be almost exclusively used.

Under these conditions, this is the only practicable form for submitting similar tests to all, and securing a fair and impartial

consideration of their answers. Experience teaches that the conclusion of such an examination, in its general result, is satisfactory and safe to follow ; but when the examination is given for the purpose of classification or promotion, the few who show doubtful results should either be given the benefit of the doubt or have an additional oral examination, lest injustice otherwise be done.

In the examination of teachers, the form should be both oral and written, because there is much to be taken into consideration besides mere scholarship ; written, in part, because exactness of knowledge in some departments is essential, and its attainment, or the lack of it, should be discovered ; oral, in part, that the disposition, temperament, general information, culture, judgment, ingenuity, tact, and originality of the candidate, may all be discovered and given due consideration. In the selection of a teacher, it is quite as important that we take into account the general characteristics of the candidate as that we require a precise standard of scholarship, though the latter must be had to an extent sufficient to meet the needs of the position to be filled. Since I have disparaged the purely oral form of examination, permit me, in conclusion, to suggest, that, while a show-day may not only be without harm but of actual advantage in keeping up public interest in the schools, it would be better to have it fairly understood, that when there is announcement of public exercises the pupils are then to appear in their best estate, having specially prepared for the occasion.

This display, however, should have but little or no weight with the superintending committee in their estimate of the character of the school ; and perhaps it would be just as well if they did not witness it, if thereby they could obtain additional time for visiting the regular sessions of the school.

They should visit each school unexpectedly, in its every-day dress, and without publicity inspect its ordinary work, examining orally or otherwise, according to the nature of the work presented, in order that they may be able to advise best for the benefit of the teacher and the good of the school.

From the ungraded nature of the country district school, working without a course of study as a guide to a particular end,

adapting itself at different times to the needs of its varying material, it would seem that inspection of the kind suggested would be more useful than the usual visitation near the opening of the term and the so-called examination at its close; for from this method scarcely anything more can be attempted than a comparison of the appearance of the school at these different times, a comparison generally made without regard to the fact that the school is frequently in the hands of a stranger not understood at the opening of the term, the same being regarded as a friend beloved at its close,—a fact, too, that might sometimes account for about all the difference there is in either the appearance or condition of the school between the extremes of a term.

Inspection of schools for the purpose of improving them, either through direct help afforded at the time of visitation or through other means of direction, should be the prime office of every form of supervision; and the people should be taught, through annual reports and otherwise, that, if they would know the real character of their schools, they should visit them frequently and witness their modes of regular work rather than be deceived or form an unjust opinion from the clap-trap performances of a show known as "Examination Day."

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